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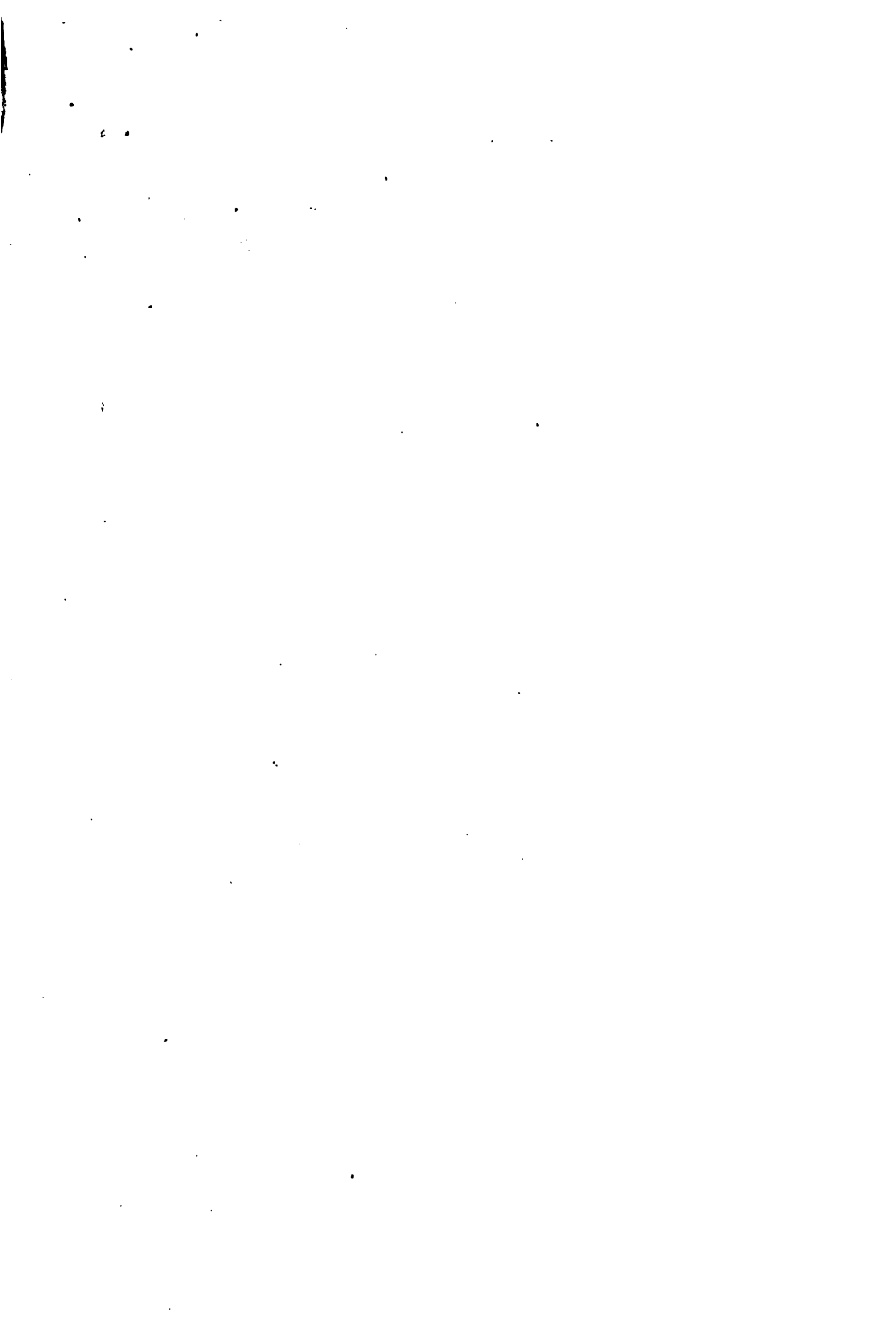
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SOCIAL PROBLEMS SERIES

THE
HOUSING OF THE
WORKING CLASSES

BY
M. KAUFMAN, M.A.



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THE HOUSING OF THE WORKING
CLASSES AND OF THE POOR

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Harvard University
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THE HOUSING OF THE WORKING CLASSES AND OF THE POOR

BY

M. Kaufman

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"SOCIALISM AND MODERN THOUGHT"

"SOCIAL DEVELOPMENT UNDER CHRISTIAN INFLUENCE,"

BEING THE DONNELLAN LECTURES DELIVERED

BEFORE THE UNIVERSITY OF DUBLIN, 1899-1900

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PREFACE

A few words by way of preface will suffice to supply a key to the plan adopted in this little volume. Throughout it has been the set purpose of the writer to avoid every appearance of over-statement of the facts, and to keep clear of the hortatory method in bringing home the lessons to be learned therefrom. The facts are startling enough without the addition of realistic colouring, and if the arguments founded on them be sound, and the course of action suggested reasonable, there is no need for special pleading in the monitory style.

In the discussion of the Housing Question there has been a vast expenditure of warmth, and even heat. What is wanted is less emotional fervour and more light, as a directing force. In treating the subject in this spirit the present writer has been much assisted by his predecessors in the same field. Apart from making full use of Blue Books and official reports, he has freely availed himself of the information to be found in the works of Mr. George Haw, Dr. E. Bowmaker, Mr. T. Locke Worthington, the various tracts on the subject published by the Fabian Society, and that most valuable *répertoire* of reliable information, Mr. W. Thompson's *Housing Handbook*.

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The *Actes du vii^{me} Congrès international des Habitations à Bon Marché tenu à Liège*, just published, and containing the latest reports and utterances from the best-known authorities on the subject at home and abroad, has also been used. In addition to these may be mentioned M. Lucien Ferrand's latest work on *L'Habitation à Bon Marché* (1906); Eugen Jägers' *Die Wohnungsfrage* and Dr. Ludwig Sinzheimer's *Die Arbeiterwohnungsfrage*; Dr. W. Hanauer's *Die Arbeiterwohnungsfrage* from the Hygienic point of view; and last, but by no means least, Mr. T. C. Horsfall's brochure on *The Improvement of the Dwellings and Surroundings of the People—The Example of Germany*; a Supplement to the "Report of the Manchester and Salford Citizens' Association for the Improvement of the Unwholesome Dwellings and Surroundings of the People" (1904).

The special thanks of the writer are due also to J. Theodore Dodd, Esq., Barrister-at-Law, for putting into his hand a variety of the most useful publications on the subject; also to Dr. Alfred H. Carter, of Birmingham, for placing at his disposal Reports and other publications throwing light on the progress of Housing Reform in that town, and in Manchester and Salford. He also is indebted to Mr. Henry R. Aldridge, the Secretary of the National Housing Reform Council; Mr. Hecht, the Secretary of the Land Reform Association; the Secretaries of the National Union of Women Workers of Great Britain and Ireland and the Garden City Association; to Miss Churton, of the Rural Housing and Sanitation Association, for similar help; also to Mr. R. M. Gwynn, Fellow of Trinity

College, Dublin, for materials referring to the Housing Question and Housing Reform in Ireland.

But for the ready help of these and others taking an interest in the Housing Movement, who in the most generous manner put materials and useful information at the author's disposal, the volume now before the reader could not be what he ventures to think it really is, *i.e.* a small all-round book on the subject, for the use of those who wish to study the subject with profit to themselves, and, it may be hoped, with the further purpose of facing one of the most important questions of the day, with a view to better the position of those for whom healthy and happy homes are urgently needed.

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HOUSING OF THE WORKING CLASSES AND THE POOR



INTRODUCTION

THIS subject has now been occupying public attention for two generations. It was in 1842 that the late Lord Shaftesbury took it up, and became one of the earliest pioneers of the movement for the prevention of overcrowding in town and country. However, it is only of late that it has reached the dignity of a national movement. The British public has, as Lord Macaulay remarks in his Essay on Byron, its periodical fits of social morality. "Once in six or seven years," he says, "our virtue becomes outrageous," and then again it goes quietly to sleep. The same is in a measure true of its social philanthropy. The publication of *The Bitter Cry* some twenty years ago sent a thrill of horror through the philanthropic world, and a number of ardent pilgrims, with "Eastward Ho!" for their watchword, went on a crusade against vice and misery to the East of London. The cry died away and the enthusiasm subsided. Sixty years ago a harrowing description of the fever-dens of London under the sweating system, from the pen of Charles Kingsley in *Alton Locke* and *Cheap Clothes and Nasty*, roused the English Public to indignation, and gave a temporary impetus to the sanitary movement, but it has not been sustained in full force since. It would seem as if the

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Housing problem had come to stay for a longer period ; but it is well to remember the possibility of its becoming stale in turn, and ceasing to be "an interesting question," and to guard against the danger of a relapse into indifference in the vacillating moods of public mind.

It is but natural that with the further progress in scientific Sanitation, and the growing conviction that health and happiness to a great extent depend on domiciliary surroundings, there should be some advance made in this direction. With public opinion stirred up the legislative machinery has been set in motion, and the reports of parliamentary inquiry published in 1881-2, and again in 1884-5, have led to the discovery of a state of things which strongly appeals to the public conscience, and calls on the legislature to pass measures promoting the amelioration of working men's dwellings and providing house-room for the poor. These might have proved most beneficent in their working but for the sullen and surly attitude of many of the local authorities in carrying out the provisions of the law. Supplementary legislation since, and independent actions of individuals and associations, have done their best to overcome this formidable obstacle to an effective housing reform, and the psychical moment seems to have arrived for focusing the subject in its several aspects as viewed by the philanthropist, the moral and religious reformer, the Socialist and social politician, the hygienic sociologist, and the "man in the street" respectively, i.e. in all its bearings, so as to produce some practical and lasting results.

The cultured philanthropist demands with Miss Octavia Hill, who has done so much for the improvement of dwellings for the poor, "space and beauty" to brighten up their homes, "sweetness and light" in the place of those gloomy erections, the blockhouses, in the slums of great cities, 600 of which, with some 200,000 inmates, are to be found in London alone, scarcely affording a square yard to move in for two persons in the dwellings they provide.

The moral and religious reformer tells us of the degrading effects of overcrowding, the corrupting, "soul-destroying" influences of huddling together in one room, whole families, with young people of all ages, numbering from twelve to seventeen at a time, and this, too, in the immediate neighbourhood of the best houses in the West End of London. They speak of torture chambers haunted by rats, tenements in which are bred intemperance and vice, exhibiting the reverse of the aphoristic saying of Dr. Chalmers, that if we were morally right we should be physically happy.

The social reformer points to the abodes of the "horribly housed" as the plague-spots of modern civilisation, and is urging those in power to devise schemes for providing decent homes at a rental within the reach of the poorest members of society; whilst Socialists would assign a portion of the revenue arising from the expropriation of capital to "the increase of healthy and spacious dwellings, to enable the bulk of the population to get out of the foul slums where at the present time they are kept by the tyranny of capital and rent."

The social politician, accepting Mr. Chamberlain's dictum that "when the man is unable to alter his surroundings, his surroundings make the man," tries by parliamentary and municipal agency to bring about improvements in the *mansarde* as a means of staying the decay of manliness, and to raise the standard of housing after having "swept out," as Mr. Wells puts it, "the rookeries and hiding-places of these people of the abyss." His aim is thus to preserve the national character and to lower the death-rate, to prevent "the slaughter of the innocents" by infanticide, the deterioration in physique of the citizen, and to avert the impending crisis of social disorganisation. His aim is to put an end to the social disintegration through the degradation of women, the corruption of youth, and the weakening of the moral and mental fibre, sapping the life of the body politic. For all these follow upon the destruction of home life; destitution of the

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homeless leads to bad habits acquired by dwellers in homes not deserving the name, in huts and hovels, breeding physical and moral disease. For this reason Sir John Simon in one of his works on Sanitation says :

“As disease and destitution go hand in hand, so too statecraft and medical knowledge should take counsel together for the health of the people.”

Even the Economist reminds us that health, being the capital of the labouring man, to preserve it by providing him with a healthy home and workshop is to add to the “Wealth of Nations”; that exorbitant rents and house-famines have produced ruinous riots; that homeless vagrants become a serious expense as well as a nuisance to society; that the depopulation of villages and the congestion of the labouring population in the towns form a disturbing element retarding economic development. The plain “man in the street” is puzzled as well as moved by sensational speeches on the subject at public meetings and resolutions passed at conferences and congresses. He regards with some distrust the far-reaching measures adopted by sanitary committees, parish councils, and other local bodies, because of the heavy expenditure they involve falling on the ratepayers, already overtaxed and groaning under their burden. He reads abstracts of the Reports of Special Commissions appointed by Parliament, and comments on them in the daily press and the weekly or monthly reviews. He is at a loss what to think of them, and feels inclined to suspect that there is some exaggeration, and is naturally suspicious of “hustings-begotten” enthusiasms for housing the poor, voiced at the approach of municipal and parliamentary elections.

The books and pamphlets written on the subject which he reads or skims over, reveal to him the vastness of the problem, and he is appalled by the extent of financial responsibility incurred by the demolition of dwelling-houses unfit for habitation, and the construction of model buildings in their place or areas acquired at exorbitant prices. His sympathies are quickened by the harrowing

accounts he reads of men in regular employment wandering about from street to street in search of a house in vain, driven at last to place their family into the workhouse till some wretched make-shift abode can be discovered to deliver them from the taint of pauperism. He is roused to indignation by well-attested accounts of dwellers in garrets and cellars, compared to rabbit-warrens, where filth and foul air, filthy conversation and foul talk poison body and mind. He hears of others who find shelter in suburban dwellings, consisting of rows of buildings described by the present President of the Board of Trade as "Brick boxes with slate lids," and by others more succinctly as "death-traps," in which the working people crowd and stew. He listens to the appeal of a statesman like Mr. Chaplin, exclaiming at an agricultural congress at Edinburgh: "Everybody must be unanimous in the desire that a good, comfortable, and sanitary residence should be provided for every labourer in our villages."

(If he happens to be a landowner or tenant farmer, the truth, perchance, begins to dawn upon him that healthy dwellings are important to the landed interest, for there can be no doubt that the "qualitative fitness" and the "quantitative sufficiency" of house accommodation is one of the factors determining emigration from town to country.)

In short, the man of common sense cannot help admitting that as "a man must live," it follows that he must have a house to live in. Though he has a wholesome dislike of maudlin sentiment and detects readily enough the flaw in a feeble argument, when it is a question of housing reform he is willing enough to face the facts when put before him in their unvarnished ugliness, and without studied sensationalism. He is apt, therefore, to inquire what can be done, what has been done already, with what amount of success or failure, and in the latter case what was the cause of it, and what may be learned from other countries in their attempts at solving the problem.

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If he is critical, he will put his finger on those laws which defy application, or those pedantic by-laws which prove a stumblingblock, containing unnecessary and stringent requirements which threaten to strangle good intentions with red-tape, and on all superfluous or inadequate provisions tending to increase the cost of building, and so raise the rent to a figure which debars the poor from profiting by the efforts of reformatory legislation.

It is to men and women of this practical turn of mind and the cultured reader generally that this book is mainly addressed, not to the armchair politician, the man of the study, the hygienic specialist, or the social critic, although it will be found that the opinions of all these have received a due share of respectful attention.

But the intricate nature of the subject before us is the fact that half the world does not know how the other half lives, and in what kind of homes; it is important at this juncture to inform public opinion generally, to remove misconceptions, to propagate sane views which may help those willing to study the problem without passion or prejudice, so as to make their influence felt either directly or indirectly in the legislature, the local boards, in society, and so helping in the solution of one of the most difficult problems of the day affecting the welfare of the whole community.

And this is rendered necessary by the fact that in all times and in most civilised countries the housing of the labouring poor has been treated with astonishing indifference and culpable neglect. The most startling contrasts between the homes of the wealthy, surrounded by all the resources of a higher culture, and the hovels of the poor in close proximity, have scarcely been noticed in times past. In the illustrative *Histoire de l'habitation humaine*, published by the Librairie Centrale des Beaux-Arts, we have exquisite representations, taken from frescoes on the pyramids, of the mansion of an Egyptian nobleman or rich bourgeois, with its open terrace or flat

roof, commanding a view over the vast desert or the majestic flow of the Nile. But we look in vain for a picture of model cottages for those myriads of labourers who helped in rearing the pyramids. We get a facsimile of a Greek house in the days of Perikles, chaste and peaceful in its simple outlines, but none of the humble dwellings of those citizens whose artistic skill produced those masterpieces of classic architecture. We have the outlines of a house of the Renaissance with its richly carved façade, and another belonging to the same period with noble columns in the Byzantine style, as also representations of palatial residences, Assyrian, Arabic, Persian, and Russian in their barbaric splendour, but in each case unaccompanied by pictures of the homes of meaner inhabitants in their primitive ugliness. For the latter failed to attract the attention of the artist, or were thought unfit for artistic reproduction. In the same way, the squalid mews in close proximity of Belgravian residences remain unobserved, the tumble-down tenements fit for the inhabitation of bats in the respectable environs of Regent's Park, or the sickening sights of dwellings "cribbed, cabined, and confined" near the Green Lanes of Stoke Newington, with their "low-roofed life" within, fail to attract the notice of their rich neighbours. It is Lazarus sitting at the gate of Dives. The squalid interior of the white-washed Irish cottage is rarely seen by the country magnate living close by, as the execrable hut of the Chinese peasant near the summer palace of the mandarin of high rank escapes the latter's attention. The extremes of wealth and poverty meet in space, but selfish indifference keeps them as far apart as the poles in their personal relation to each other.

Hence the need of drawing attention to the subject of housing the labouring poor, to rouse the rich and comfortable classes out of their state of lethargy, to raise the ideal of citizenship and its duties, and thus to strengthen the hands of the philanthropist, the legislator, and the administrator of the law in their effort to

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improve the present state of things, and to remove squalor and wretchedness in tenements unfit for human habitation, and to inspire with hope and confidence those workers in the field of social reform who are apt to be depressed by the indolence and apathy of their fellow-citizens.

CHAPTER I

PAST EFFORTS AND PRESENT NEEDS

THE danger of overcrowding came first before the public mind when, in 1837, Dr. Arnott and Dr. Sutherland Smith reported on the sanitary condition of London. This Report revealed a state of things as sensational as anything published in recent years. It speaks of dwellings of the poor on the very edge of a drain, described as a river of filth; of cottages built over stagnant pools of water; of dwellings of wood inferior to common cattle-sheds; of a case where six persons—two in bed with fever—occupied one small room; and others of an equally startling character. Another Report followed, drawn up by Mr. E. Chadwick, on the Sanitary Condition of the Labouring Population, which the Poor-Law Commissioners published in 1842. It attracted considerable attention and produced a greater effect than any other document of the same nature, and ten thousand copies of it were sold or officially circulated. Social distress among the labouring population, causing popular outbreaks in Manchester and the North, had produced an excited state of the public mind. It was then that Lord Ashley (afterwards the Earl of Shaftesbury) warned the country in one of his speeches in Parliament, as the author of *Perils of the Nation* had done in the volume under this title, of a coming social catastrophe, if not prevented by some measure of administrative reform in favour of the poor.

Four years later Charles Kingsley in one of his letters speaks of the poor of the counties of Devon and Dorset

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as "sheltered with no more regard, nay with less regard, to decency than farm beasts; that they are paid wages that keep them in a condition of scarcely intermittent pauperism; that their village greens and common rights are fast being taken from them; that every ingenuity that can avail is employed to drive them from the villages into the towns," etc. "Whole families," we are told, "are wallowing together at night on filthy rags in rooms in which they are so packed and yet so little sheltered, that one's wonder is that the physical existence can survive, as it does, the necessary speedy destruction of all existing moral principle."

In the year when this was written came into operation the Act passed in 1844, giving summary jurisdiction to justices of the peace to remove nuisances injurious to health, thus slowly preparing public opinion for the more thoroughgoing Act of 1848, appointing a Board of Public Health. This met with so much opposition that Lord Shaftesbury resigned his seat on the board, from which Mr. Chadwick had been temporarily removed in order to satisfy the popular clamour. Three years later, i.e. in the year of the Great Exhibition, which gave a stimulus to humanitarian effort, Lord Shaftesbury succeeded in passing through Parliament the Common Lodging-Houses Act and the Labouring Classes Lodgings Acts, of which, however, he said in his evidence before the Royal Commission in 1884, that they had never been carried out, and that he thought he was the only Englishman who even knew of their existence.

In the year 1855, when the country was under the shadow of bad news from the Crimean War, the Nuisance Removal Act was passed, and another Act five years later, giving power to any inhabitant or the police to take proceedings where the local authority neglected their duty. Neither of these, however, was considered important enough to be included in the *Times* Yearly Summary of Events. But some effects there were of the legislation of previous years, for in 1858, that is ten years after

the exciting events of 1846 to 1848, Kingsley could say :

“Thousands of labourers are better lodged than they were a few years since ; that there is a growing disposition among landowners to regard proper dwellings for the poor in the same important light as proper homesteads for their tenants.”

Then in 1866, described as a gloomy and ominous year on account of commercial disturbance and political agitation, as on previous occasions when the public mind was rendered uneasy by current events and the national conscience aroused in consequence, a more serious attempt was made to grapple with the problem by the passing of an Act which, as regards overcrowding, made provision for inspection under the local authorities. This may be considered as the first serious attempt in this direction. It was introduced by Mr. Torrens in a bill to “provide better dwellings for artisans and labourers,” was referred to a Select Committee, and resulted in the Artisans’ and Labourers’ Dwellings Act of 1868, a year of great commercial depression and partial stoppage of work in the Lancashire cotton mills. It was further amended in the two Acts of 1879 and 1882, and provided for “the gradual improvement or demolition of the dwellings of the working classes, and for the building and maintenance of improved dwellings.” What these tried to effect on a small scale, Lord Cross’s Acts, known as the Artisans’ Dwellings and Improvements Acts (1875–82), were intended to do over a larger area.

With the further progress of sanitary science and the growing sense of the importance of the subject of ameliorating the condition of the working classes, and with the increase of the population to provide more house-room, a Commission was appointed in 1884–5 to inquire into the matter. This resulted in the Housing of the Working Classes Act of 1885, supplemented by the still more important Acts of 1890–1, implicitly repealing all previous Acts, and practically giving plenary powers to do all that

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may be required for providing healthy dwellings for the workers and the poor in town and country, and removing anything that may be injurious or dangerous to the health of the people.

On the main features of this Act, and the various impediments in the way of giving it effect, we shall dwell in a subsequent chapter. Here it will be our aim to show the state of things which rendered such legislation necessary, as revealed in the reports of the Parliamentary Commissions of inquiry preceding it, and other authoritative sources. These bear witness to the insufficiency of house-room and the insanitary condition of available dwellings occupied by the workers and the poor.

From these it appeared that in spite of all previous efforts, in the course of sixty years, the evils of overcrowding were still "a public scandal, and were becoming in certain localities more serious than they ever were; that there was much legislation designed to meet these evils, yet that the existing laws were not put into force, some of them having remained a dead letter from the date when they first found a place in the Statute-book" (*First Report*, reprinted 1889, p. 9).

Six years later the Chairman of St. George's Workhouse, as quoted by Mr. Haw in his impressive little book, *No Room to Live*, speaking of the effort made to remedy the evil of overcrowding, had to confess that "where six people once occupied a house, there are now twenty-four."

It is the inner belt, between the city and the suburbs, where the evils of overcrowding are most acutely felt. This may be called the first circle of the Inferno where the poor are huddled together. Thirty-one people were found to occupy one small room in central London. But the last census revealed the fact that at least 3000 Londoners live eight and more in a room, that over 9000 live seven or more in a room, and about 26,000, of whom six or more live in one room.

How they live may be seen from the following facts as described in their unvarnished hideousness in the Parlia-

mentary Report already referred to. Six rooms in Clerkenwell were occupied by six families, as many as eight persons occupying one room. A small house in Allen Street was inhabited by thirty-eight persons, seven of whom lived in one room. In another place six occupied an underground kitchen. In Swan Alley, in an old house, partly wooden and decayed, there were three rooms occupied by seventeen persons. At Derry Street the first-floor room was inhabited by a family of nine, who had only one bed among them. In Spitalfields there was a house of nine rooms with an average of seven in each room, and with only one bed in each of the rooms; and seventeen in a single room in Camberwell.

The structural defects of the houses, too, are many; disease and misery are produced by bad drainage, a bad sewerage system, and faulty ventilation. There is no distinction here made, as in the case of the housing of the Crofter and Cottar populations of Scotland, in the Parliamentary Reports referring to them, between "Black" and "White" houses. There are none of the latter description at all, though some which might be described as grey, or middling, between the best and the worst. They are all more or less of a sombre colour, those described as "back-to-back" houses being the worst, in preventing through ventilation and not affording sufficient light, and having a barrack-like appearance in their general aspect.

In the case of tenement houses, *i.e.* "those occupied at weekly rents by members of more than one family, but in which members of more than one family do not occupy a common room," and in small houses or flats of two rooms in some of the Northern towns, there are often more than eight or ten persons in one room. As to closet accommodation, the report of the Royal Commission mentions one case in Westminster where there is only one closet for all the houses in the street, thirty or forty people inhabiting each house.

In addition to this there are deposits of house-refuse, accumulations of decomposed matter, caused by the

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storage of costermongers, and the pliers of noxious trades such as rag-picking, which aggravate the insanitary condition of these dwellings, producing fumes and exhalations dangerous to health and inconsistent with domestic comfort. The water-supply, moreover, is often inadequate. Besides this there are the structural faults of "jerry-building," the use of bad material, bad workmanship, rotten old houses in a dilapidated condition, neglected for years, and new houses often commencing where the old ones leave off, worse in some cases than those they displaced.

Some years ago there were a number of unprincipled builders actually hastening on the completion of the worst kind of buildings in anticipation of new regulations. These "made a rush to provide houses of the old type in time to elude the provisions of the law."

There are cellar dwellings, one of which is described in Lord Shaftesbury's evidence before the Commissioners, where a woman and two children were living in a low cellar, where from a hole in the ceiling descended a long open wooden tube supported by props, and by this tube the whole filth of the house passed into the common sewer. In another place he saw an open cesspool not one foot below the surface of the room in which a family was living, with nothing but a boarded floor between the cesspool and the room.

Not only do we hear of houses, tenements, and single rooms divided and subdivided to find shelter for the homeless, but the very beds are let out at so much per night or day, night-workers using the same bed in the daytime which serves for day-workers during the night. Some are hired out on the eight hours' system to three different sets of sleepers in twenty-four hours. Others, again, sleep actually *under* the beds; and there are "'appy dossers" who crowd on staircases and in passages of houses, the street doors of which are left open all night, to snatch if possible a little sleep in this way during the weary hours of the night.

The main cause of all this is the deplorable concentration of large bodies of men and women in the Metropolis and other large towns. These come in from the country districts to find work and higher wages, the urban districts showing an increase of 15 per cent. in the ten years from 1881-91, as compared with 3·4 per cent. in the rest of the country.

The evil is intensified by the efforts of sanitary reforms in demolishing condemned dwellings and whole areas of houses, and, in so doing, turning out thousands into the street. In the absence of sufficient house-room provided for them elsewhere they are driven into the slums, overcrowded already, and forced to create new slums where they do not yet exist. Street improvements demand the pulling down of whole areas of buildings, or the demolition of houses is rendered necessary by railway companies for their own extension schemes, by the owners of property for clearance purposes to enhance its value, or by commercial companies to find room for the erection of warehouses. The former inmates of the houses are rendered homeless, so that herds of human beings, like flocks of frightened sheep, are harried from place to place in search of a home for themselves and their little ones.

Nor is there much hope held out that things will improve. "The more prosperity increases," said Lord Salisbury on the occasion of the second reading of the Housing of the Working Classes Bill in 1885, "the more sanitary evils vanish; but the more prosperity increases, the more there is the danger, unless care is taken, of overcrowding." And this for the simple reason that the increase of the working population proceeds quicker than the building of houses to accommodate them.

This gigantic rush of the rural population into the cities, there to suffer physical and moral disaster less acute, but in the end more appalling to the imagination than famine or pestilence, is partly the result of the industrial revolution consequent upon the discovery of steam and the creation of manufactories and workshops in large centres,

and doing away with the hand-loom and industry carried on in country homes, and the consequent emigration from the village to the town. It also is connected with agricultural depression displacing agricultural labourers, for whom no work can be found in the country. But much, too, is owing to a general tendency of the spread of civilisation and the higher standard of living throughout the country, which, as the Report of the Select Committee on Housing of the Working Classes Acts Amendment Bill just published (1906), puts it, "induce the younger and more enterprising among the rural people to leave the country for the towns, and have created an uneven distribution of population in the remarkable expansion of the town at the expense of the country" (p. 12). To a comparatively less important degree, the immigration of foreigners has contributed to this congestion with its attendant evils of insanitary conditions and habits among a large section of the poorer workers.

To this must be added, as a principal cause of overcrowding, the "migratory habits" of this class. Many of them change their abode every three months, or more frequently still, for one cause or another, in most instances leaving the houses they occupied in a worse state than that in which they found them. This is pronounced by competent judges to be the most difficult and the most hopeless aspect of the problem. For instead of relieving the overcrowded districts they add considerably to the competition for house-room, and higher rents are charged accordingly. Thus it is that overcrowding becomes the cause of a rise in rent, not, as is assumed by some, that the high rents charged are the cause of overcrowding.

It is an open question how far habits of intemperance are cause or effect in this matter. According to the testimony of some of the most reliable witnesses examined before the Commission of Inquiry in 1884—that is long before the wave of comparative temperance had passed over the country—intemperate habits were the effect rather than the cause of overcrowding. Asked whether

it had come under his observation that respectable "young men and women fall into habits of drunkenness and immorality in consequence of the difficulty of finding decent lodgings suitable for large families at such rents as they are able to pay?" the witness—the Rev. A. T. Fryer, Curate of St. Philips, Clerkenwell—replied, "If they are driven by the high rents to live in a crowded house or a crowded court, and if in that house or court there are people already of intemperate habits, a young couple are almost sure to drift into the same habits. We think that, however clean people may be, if they go into Margaret Court, within six months they will be at the same level as most of the other people are."

"They are dragged down," said another witness, the Rev. R. C. Billing, then Rector of Christ's Church, Spitalfields, "to the level of their surroundings"; and in reply to another question from the Chairman of the Commission: "Many come to us who have had proper training, but who are dragged down by the circumstances in which they are placed."

The unscrupulous cupidity of jobbers, "house-knackers," and property sweaters, who "farm" the worst of the houses and stand between the freeholder and occupier, who fix the rent to suit their own pocket, is responsible for much of the evil of overcrowding. These persons elude the most stringent of sanitary regulations and extract the most exorbitant rents, impoverishing the wretched tenants, who are entirely at their mercy, one-fifth if not one-fourth of their earnings going to make up the weekly rent. By their system of trafficking in slum property, and botching it up with shoddy repairs, they perpetuate the slums. One result of this state of things is a frightful death-rate, and the spread of disease and deterioration of stamina in their "deadly areas." Thus we hear of a small house in central London inhabited by thirty-one persons, the death-rate of which was 129 per 1000. It has been calculated that the death-rate rises in

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proportion to the increase of single-room tenement dwellings and the proportion of families living in them. There are some parishes in London where it reaches from 50 to 70 per 1000, and there are certain areas so constituted in the East of London where it nearly doubles the death-rate of the same parish under ordinary circumstances, showing the intimate connection between the density of population in a given area with its corresponding higher death-rate. The same applies to the prevalence of zymotic diseases—consumption, blood-poisoning—owing to foul air; scrofula, ophthalmia, and general debility consequent on overcrowding and insanitation.

Much, no doubt, too is due to the indifference or ignorance of the inhabitants, where it is “the pig that makes the sty” rather than “the sty that makes the pig.” Race heredity, breeding, vice, have a great deal to do with preventable maladies in the slum regions, for which “state medicine” cannot make any provision. The remedy here lies in the reformation of character. But in many cases, too, moral decline follows upon physical decay, producing in their mutual action and reaction a terrible waste of human life, and reducing to an alarming degree the labour power of the country. Thus social wastrels with their exhausted vitality are the victims of vitiating surroundings, and the consequent drain on the life vigour of the people becomes a matter of serious national concern.

Much suffering is caused to children of tender age in crowded districts, which become the breeding-grounds of juvenile criminality, vagrancy, and hooliganism. Among the lesser evils arising out of the same cause is the destruction of home-life. “Home, sweet home” is not to be found in blockhouses and slum dwellings.

A secondary cause is the extinction or elimination of real city life by the removal of the better class of inhabitants, from whom the words “urban” and “civilisation” derived their original signification, to the suburbs. Formerly

these exercised a refining and elevating influence on their less-favoured neighbours. But since their removal to their country residences, the inner circle of London has become, in the words of Lord Rosebery, a "great province of dejected but populous parishes," and "a great desert inhabited by neglected humanity," who sink lower and lower, until there remains no hope of their ultimate recovery.

In the rural districts the scarcity of cottage accommodation and the state of dilapidation of existing cottages, which renders it so difficult for young couples to get married and settle down, naturally encourage immigration into the towns. New cottages are rarely erected, as "it does not pay"; the old ones are defective in their construction, often built of lath and plaster, thatched in a poor way, with rickety windows and doors which afford no protection against draughts, damp walls which induce rheumatism, cold brick-floors void of comfort, with cess-pools close to the door. There is the growing evil, too, of "tied cottages," i.e. cottages held in possession of owner or tenant farmer to house those in his employ only, and from which the tenant can be ejected at the shortest notice in case of disagreement between master and man. Mr. George Edwards, in a paper on the cottage difficulty in Norfolk, published by "The Rural Housing Association," mentions such cases as the following :

"*Thorpe Market*.—One small room occupied by six persons, including daughter aged 15, and three boys aged 11, 7, and 3.

"Another cottage in the same village, containing two small rooms, occupied by nine persons, including a widowed daughter with two children.

"*East Runton*.—Cottage consisting of small living room and two small bedrooms, occupied by ten persons.

"*West Runton*.—Cottage occupied by nine persons, two parents, a baby, four girls aged 13, 11, 9, and 6, two boys aged 15 and 4.

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"*Bodham*.—Cottage occupied by thirteen persons. There is one living room and two attics. These are filled by two parents, with children of both sexes, ages 25 and downwards.

"*Hanworth*.—Cottage occupied by two married couples, both sleeping in the same room; another cottage occupied by twelve persons in the same village.

"*Edgefield*.—Cottage occupied by eight persons.

"*Roughton*.—Cottage occupied by twelve: two parents, one grandparent, four girls aged 12, 10, 5, and 2, five boys aged 20, 18, 16, 14, and 7."

Many of the cottages are described as "in a fearfully insanitary condition; many of them are neither wind nor water-tight, and are a standing menace to the health of the district." Similar cases are given by Mr. H. R. Aldridge in a paper on the housing question as affecting Durham, Northumberland, and North Yorkshire, reprinted from *The Municipal Journal* for 26th May 1905.

From what the present writer knows of the locality and what has come before his own notice at the sanitary committee of a District Council in close proximity to that of which Mr. Edwards is the chairman, he can bear witness as to the unvarnished truth of these statements. He himself knows of a number of cases in his own parishes and of others adjoining them, where the most promising young men have left the villages not because they do not care to work "on the land" when better remuneration and more regular work can be obtained in the mining or manufacturing districts, but simply because there is "no cottage to be had for love or money," and poor comfort in those which may become vacant in the dim distant future. Accordingly they become restless and dissatisfied, and go to the towns, there to add to the number of the unhoused, the unemployed, and the unemployable. Thence they very rarely find their way back to the country. Thus over-population in the towns and depopulation in the country go hand in hand. Those who leave the country

have their physique impaired in the unhealthy environment of their new abode, and their moral fibre becomes enfeebled by their new surroundings. From the inferior class of agricultural labourers they leave behind to work the land springs a race less steady and vigorous in body and mind respectively, which considerably adds to the gravity of the problem, and threatens in its ultimate effects to jeopardise the general welfare of the society of the future.

CHAPTER II

FACING THE FACTS

IN the last chapter we dwelt on the general aspect of the problem and some of the facts by way of illustration. Here we propose to draw attention to typical cases, to classify them, to concentrate attention by a more definite statement of the conditions of the problem, the facts or data, and the *quaesita* or measures required in order to bring about a solution. This, it is hoped, will enable us to arrive ultimately at some conclusion as to what can and ought to be done. If some of the facts are painful and even startling, the fault is not in the presentation, but in the nature of the case. The sensational statements contained in books such as Mr. G. Haw's *No Room to Live*, and *Britain's Homes* and similar productions, are not intentionally worked up with a view to effect, they seem to be no more than the plain truth about the matter. If they produce a sense of horror and disgust, it is not the fault of the writers, for they only state the bare facts, well attested and unquestioned. They call for determination to face them courageously and to deal with them reasonably, with a due sense of the difficulties by which they are surrounded, but without despairing of final success.

Thus as regards the "house-famine," we have it on the best of authorities that whereas fifty years ago the "housing of the poor" was a burning question, to-day it is "the housing of the working classes" which has become so; that close upon eight millions of persons in England and Wales live in overcrowded conditions; that while 22 per cent. Scotch families are restricted to one room to live

in, "eating, sleeping, washing, dressing, cooking, suffering illness, dying and being born"; that a recent inquiry in 78 villages showed that out of 4179 cottages, 1000 were bad or extremely bad, 2500 had no fireplaces and other ventilation in bedrooms, in 700 the water-supply was either bad or absent.

Another inquiry showed that of 10,000 dwellings in 240 villages there were 5000 bad cottages. Density of population in the cities, and agricultural depression in the country, make the cry "No Room to Live" a grim reality, which needs no studied elaboration to strike the imagination in its appeal to the mind of the public.

One case in the Minutes of Evidence before the Royal Commission on the Housing of the Working Classes may serve to show the state of things in a number of others.

Chairman: "Your first ten cases give an aggregate of 75 people living in 10 bedrooms?" "Yes, but I think I may state that it is rather more than that. The 10th case which I give I have stated as five people, but I have since learned, upon the authority of the assistant overseer, who stated that he had received the information from the relieving officer, that there were nine in the 10th case instead of five, so that that would really make it more. Then, in the 1st case, where I stated that there were only eight in one bedroom, I took no account of the men watchers, so that would make it more than 75, taking that as correct."

In connection with another house (the 11th case), 30 feet long by 24 feet wide and 14 feet high, taken from the outside:—

Chairman: "And there were six tenements in that?" "Yes, there are six tenements in that."

"In the first tenement there is a father, mother, and five children; in the second tenement, a man and wife; in the third tenement, a mother, two daughters, and one child; in the fourth tenement, a man and wife; in the fifth tenement, a woman who keeps a school, in which you found twelve children when you visited it; and in the

sixth tenement, a mother and son and a baby, with a woman nursing the baby?" "Yes." (p. 258.)

The remedies suggested in meeting cases such as these are an exodus from the towns to the country, the erection of suitable dwellings not too far from the towns where the workers are employed, and adequate means of communication, such as cheap working-men's trains and trams to make transit easy to and from their abode. This, however, implies house-room within measurable distance from the towns, and the willingness of municipalities to find them when they are wanted and where private enterprise or collective effort of speculating building companies fails to provide them. This is the first prerequisite of decentralisation and congestion.

The housing of those who are thrown upon the street where demolition of insanitary dwellings or areas renders it necessary, is the next fact to be faced. For unless the destruction of condemned houses by authority is accompanied by the construction of others in their place, and even in advance, the carrying out of the most excellent of improvement schemes becomes the source of great distress, in rendering hundreds of families homeless, or forcing them into slums still more hideous than those from which they have been evicted.

Ours has been called not inaptly the era of municipal Renaissance. Slum clearance is justly regarded as an important civic duty, and, as we shall see further on, immense sums are being spent, even squandered, some think, in removing unhealthy dwellings and areas in some of the larger towns. Nor has the corresponding duty of providing healthy and commodious dwellings been neglected, but more houses have to be pulled down than can be put up at the same time.

The city of Liverpool since 1864 has demolished 13,400 insanitary dwellings out of 22,000 condemned to be pulled down, but the building operations left some 3000 people unprovided for.

Up to the year 1900 the London County Council

turned out 24,000 people in this way, but only provided dwellings for 10,000 of them; the remaining 14,000 were left to make shift in the best way they could.

When the effort has been made energetically the evil has proved greater than the remedy, and has had the natural tendency of discouraging further enterprise in this direction.

"More than one witness," says the Report (1906) of the Select Committee of Housing of the Working Classes Acts Amendment Bill, "has urged by way of excuse on behalf of the Medical Officers and their Councils, that the reluctance to condemn insanitary property was due to the fact that sufficient accommodation was not available, that the procedure was complicated, that it would only accentuate the evil, and that building by the Council was out of the question, because of the loss that would be incurred. The only alternative that appeared to present itself was either to render the inmates homeless or to allow them to live in 'surroundings responsible for much misery.'"

To unhouse is comparatively easy, to re-house is the difficulty, especially if it is recollected that the new and improved dwellings are snapped up by a better class of workers, who are able to pay a higher rent, and those displaced by such improvements never come back again for this reason. Out of 5719 persons turned out of the Boundary Street area of the London County Council, only 11 went back into the new dwellings.

Where, as in some cases, railway extension or the erection of large warehouses, new schools, or clearing spaces for the purposes of sanitation and embellishment are the cause of demolition, it adds to the evil of unhousing hundreds, even thousands of people.

Mr. W. Thompson, in his report read at the Seventh International Congress of the Habitations à Bon Marché, held at Liège in August 1905, speaks of "the displacement of 34,306 persons," equal to the population of a good-sized town, in this way.

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The responsibility of providing living room for those so displaced is often shirked by the railway and commercial companies where this can be done with impunity. There is no legal obligation compelling school managers or municipal authorities to re-house those whom their building operations have displaced and rendered homeless.

Nor are the villa-districts round London free from defective house accommodation so far as the working classes are concerned. This may be seen from the memorandum presented to the Richmond Town Council in 1892, quoted in Alderman Thompson's *Housing Handbook*, he himself being a town councillor of the borough. In this report the accommodation is described as insufficient in quantity and inferior in quality, compelling many men working in Richmond to seek homes in the adjacent parishes, whilst the rents are rising from year to year. This causes overcrowding indirectly, by compelling the tenants to take in lodgers to assist them in paying it; whilst in the case of houses, the excess of demand over supply enables the landlords to raise the rents still higher, and thus compels many of the occupants to live in "dirty hovels and unhealthy slums" because of the deficiency of wholesome dwellings at a fair rent. If this is the condition of things in the lovely environs of Surrey, it may be imagined what it must be in and about the manufacturing towns. It has been ascertained that in Glasgow, the second city of the Empire, one-fifth of the population live in one-room tenements; that in Edinburgh, the modern Athens, more than half, in dwellings consisting of one or two rooms; that in Dublin, according to the official report of 1900, 10,000 persons were in want of accommodation, and 6000 families were improperly housed.

The aggregate of all the overcrowded in Liverpool, Leeds, Manchester, Sheffield, and Birmingham in 1891 was 262,000. The consequence of the density of population is an appalling death-rate and infant mortality, averaging 23·9 to 60 per 1000 in Liverpool, 21·8 to 49·2

per 1000 in Manchester; whilst for pauper lunacy in Lancashire alone, in two years £265,426 was spent in building asylums. As to infantile mortality, the report of the Registrar-General shows that in three selected towns it was more than twice as high as it is in rural counties. Dr. Poore has shown that in London and Lancashire the death-rate of children under five years of age is 66·5 and 65·2 per 1000, as against Dorsetshire and Wiltshire, where it is 30·3 and 31·1 respectively. In Liverpool the death-rate of children under five is 114·14, twice as high as that in the country generally, where it averages 59.

So, too, it has been shown that in a large town the slum area of 76 acres in extent, with a population of 7000, showed a death-rate of 32 per 1000 as against 16 per 1000 in the rest of the town. The infant mortality rate was 252 per 1000 births, as against 157 per 1000 in the other parts of the same town. "In no more than half a dozen of the thirty-three great towns," says Mr. Haw in *Britain's Homes*, "we have a black-list of over 20,000 slain in this way" (p. 26).

It is admitted that in London and Lancashire, at least, there has been a steady decrease of the worst kind of dwellings. But whilst there is some improvement, there is at the same time a dragging-down process of the best, producing a by no means satisfactory average condition of things. So long as, according to the census of 1891, 3,250,000 of people are living in overcrowded dwellings, and 660,000 had only one room each to live in for each family, the progress made is far from satisfactory.

Old abuses die slowly. Thus whereas in the report of the Medical Officer of Health for Manchester in 1891-2, it was pointed out that the most unhealthy property in the slums of the city, owing to the system of back-to-back dwellings, caused mortality from diarrhoea twice as heavy as in dwellings affording greater advantages of through ventilation, the report on the housing condition of Manchester and Salford in 1904 says that it is fortunately now impossible to build such houses, and that much

has been done to remove those formerly existing there. Nevertheless it goes on to say a surprisingly large number is still to be found causing phthisis and zymotic diseases, which keep the death-rate at a high level, and the report ends in recommending further demolition of dwellings which are the cause of it, and the construction of "through-houses." Of these, says the report, "when well-planned, well-built, and kept in good repair, with ample air space around it, this type of house seems to be the most suitable for healthy life." Some of the back-to-back houses have actually been converted into "through-houses" since.

To obviate some of the difficulties of housing the poor, block dwellings, or so-called model dwellings, have been built in London and some of the larger towns with the best of intentions, but with results far from satisfactory. These huge erections, some five or six, even seven storeys high, to gain in height what they lack in breadth and length, owing to the enormous price paid for land or charges for ground rents, resemble the tower of Babel in more than one respect. They are called "sky-scrapers" on account of their great height. They also cause no little confusion of tongues among the crowd of inhabitants in close contact with each other, making it very difficult for people who "wish to keep themselves to themselves" to lead a quiet and peaceable life. Packed and piled up, storey upon storey, these people can scarcely enjoy the ordinary comfort and decencies of home life.

Mr. Charles Booth, in the second volume of *Labour and Life of the People*, divides these blockhouses into five classes: the very good, good, fair, bad, and very bad, of which the three latter form about one-half of the blockhouses erected during the last fifty years. He describes the life of the people in them, stating the case for and against the blockhouse system, and finally sums up thus:

"The advantages of living in Buildings in my opinion far outweigh the drawbacks. Cheapness, a higher standard of cleanliness, healthy sanitary arrangements, neighbourly

intercourse both between children and between grown-up people, and perhaps above all, the impossibility of being overlooked altogether or flagrantly neglected by relatives in illness and old age, seem to be the great gains ; and the chief disadvantage, the absence of privacy and the increased facility for gossip and quarrelling, though it may sometimes be disagreeably felt, introduces a constant variety of petty interest and personal feeling into the monotony of daily life."

There were in 1893 some six hundred of these block dwellings for the working classes in and about London, of which one-half were fairly well constructed, especially those erected by such bodies as the Improved Industrial Dwellings Company, the Metropolitan Association for improving the Dwellings of the Industrial Classes, the Peabody Donation Fund, and the Guinness Trust and others. They are let out on the flat system. Many of these "model dwellings," we are told on the authority of a specialist, Mr. T. Locke Worthington, in his book on the dwellings of the poor and weekly wage-earners, are worse than the cottage property they replace. Moreover, of late years those best acquainted with the subject at home and abroad speak disparagingly of this kind of working-men's dwellings. It stands to reason that owing to the large number of those crowded together in such tenements, isolation in the case of infectious diseases such as scarlet fever, diphtheria, whooping-cough, is out of the question. Yet as far as the best of these blockhouses, the Peabody Buildings, are concerned, we have it stated on medical authority that the death-rate of infants as well as of adults in them compares favourably with that of people housed in other parts of the Metropolis.

Due weight must also be given to the adverse opinion on this kind of buildings, the deterring effect of their barrack-like aspect outwardly, and the gloom pervading the interior, caused by the comparative absence of sunlight, the fatigue occasioned in climbing five storeys on interminable staircases ; but most of all the inconvenience

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caused to respectable tenants of the immediate neighbourhood of the baser sort, quarrelsome by disposition, and objectionable because of their loathsome habits. Taking it all in all, careful consideration being given to what may be said on both sides of the question, the accommodation here provided is much superior to that in the old tenement houses formerly occupied by the inmates. If some improvements, which from time to time have been suggested, were carried into effect, such, for example, as facilities being given for approaching the entrance to the upper storeys by means of balconies connected by a common staircase with the street, and other changes in structural arrangement made which would render the tenements more fit for self-contained family life, the strongest objections raised against this kind of building would fall to the ground.

Nevertheless the fact still remains here, as in all other attempts to improve the dwellings of the poor, that the more perfect they become, the more attractive they will prove to a better class of tenants than that for which they were intended. Being in the position of paying a higher rent they come to occupy them, and the poorer sort go empty away. But even in this case the latter will at least be able to secure the houses vacated by the former, and the situation will be rendered more easy all round. Up to the present, owing to the efforts of various companies and local authorities, some 250,000 persons have been housed in London block dwellings; 3167 rooms have been thus provided in Scotland; and all over England and Wales, exclusive of London, 1003 block dwellings, with 2193 rooms, have been provided.

In Liverpool, where special efforts are made to provide homes for the poorest of the poor, the result of demolishing insanitary dwellings and providing corporation buildings in their place, was a drop from 264 offences against the law committed by the people inhabiting this area in the days of the slums, to 96 in the more enlightened days of model dwellings.

Cheap lodgings in model lodging-houses—"hotels of the poor"—in London and Glasgow are another species of block buildings, specially intended for single men and women, or widows with children. Some of them are old dwellings adapted for this special use. They are placed under police supervision, and the names of the inmates are duly registered, whilst in all new model lodging-houses of this kind provision is made for private cubicles. In the Clyde Street buildings, at Glasgow, good food is sold at the lowest possible price to the lodgers, who cook their own food on a large range in the kitchen, lockers being provided for storing provisions. There is a large living room measuring 74 by 32 feet; draughts, chess, newspapers are provided free of charge. The price of a night's lodging is from 3½d. to 4½d. The two municipal lodging-houses erected by the Public Health and Housing Committee of the London County Council provide sleeping accommodation for 802 and 345 men respectively, and charge 6d. a bed for the night. In Lord Rowton's building in Vauxhall the charge is 7d., or 3s. 6d. for seven nights, which secures the right of lavatories with hot and cold water, together with other comforts of a superior kind.

Glasgow possesses a "Municipal Family Home" with 160 rooms, dining-room, recreation-room, kitchen, and crèche, heated with hot water and lighted with electricity. Here, too, the beneficiaries are not invariably the poorest of the poor or "poor nomadic families," but some of a better class earning fair wages, and coming here attracted by the cheapness and convenience of the accommodation.

A great deal depends here on the power and vigilance of supervision and management, for there is some danger of these homes becoming the last place of resort of those whom Mrs. Booth calls the "derelicts of humanity," the lower residuum of homeless individuals, the social failures, "sturdy vagabonds," and "valiant beggars," who trade upon the misinformed charity of the public, and find here a night's lodging if they have the pence to pay for it, in preference to the casual ward of the workhouse.

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Much, therefore, depends upon the "Deputies" who are responsible for the proper conduct of these model lodging-houses. For there is always the danger of contamination of the better sort of lodgers in contact with the worse. Here Miss Octavia Hill's method in her own homes for the poor would be of great value, viz., by finding voluntary help in superintendence and direction. By the aid of such helpers the character of the inmates would be raised, their habits and habitat at the same time improved, while much might be done in raising the standard of living and general elevation in character and conduct.

Miss O. Hill's plan was to acquire dilapidated houses, and repairing them and making them the training-ground for a more decent and orderly manner of living in other superior dwellings, planned on better models. This enabled her "to rouse habits of industry and effort" by holding out the hope of being ultimately transferred to these superior homes, and prevented some of the tenants from falling to a lower sink of degradation. Thus in reconstructing the houses Miss Hill helped in building up the moral character of the people. This applies not only to the special work on which she dwells in her book, *Houses of the London Poor*, but to all the various forms of finding homes for the ill-housed and homeless throughout the country, and might be adopted with advantage by the local authorities. The Committee on the Housing of the Working Classes Acts Amendment Bill, referring to the Housing Act of 1890, which empowers the local authority to purchase and convert existing houses with a view to making them suitable for working-class dwellings, say: "It is remarkable that this power of conversion and adaptation has been so little exercised in view of its economic advantages, and as a further practical means of avoiding demolition."

It is to be hoped that this suggestion will receive due attention in the proper quarter, and lead to practical results.

CHAPTER III

THE LAW'S DEMAND AND THE LAW'S DELAY

WE have already in the foregoing referred incidentally or cursorily to former parliamentary inquiries and legislative measures passed for the purpose of solving the housing problem. In this chapter we propose to give a more explicit and explanatory statement of the powers contained in the most recent legislative measure in this direction, together with some of the reasons why a great deal which has been done has proved ineffective.

We shall give a short review of the existing law and recapitulate the process of successive Acts of Parliament up to the present "reign of law" under which we live, offering suggestions as to possible remedies, to supplement what is still wanting, or to remove defects which stand in the way of practical improvement.

We have alluded already to the "Report on the Sanitary Condition of the Labouring Population of Great Britain" presented to Parliament in 1842, and the appointment of a Royal Commission to inquire into the present condition of the large towns and populous districts of England and Wales, which led to the formation of the general and local Board of Health in 1848, the powers of which were transferred to the Local Government Board in 1871.

Then followed the Common Lodging-Houses Act and the Labouring Classes Lodging-Houses Act, promoted by Lord Shaftesbury in 1851, intended to secure the registration and well-ordered condition of common lodging-houses, and enabling parishes with a population not under 10,000

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inhabitants to raise money for providing lodging-houses for the working classes. These Acts were followed up by the Nuisances Removal Act of 1855 and the Metropolis Local Management Act of the same year. The Sanitary Act of 1860 gave power to any inhabitant and the police to take proceedings in cases where the local authority neglected their duty. Then followed the Act of 1866, for the prevention of overcrowding and the appointment of inspectors under the local authorities.

These were succeeded by the more important Acts during the years from 1868 to 1882 known as Torrens's and Cross's Acts, which had for their object the improvement or demolition of insanitary dwellings occupied by the working classes, and also the erection and maintenance of improved dwellings in place of those condemned as unfit, the last-mentioned being intended to do on a large scale what the former attempted to do on smaller areas. Yet these, too, failed in satisfying all the requirements of the case. Therefore a Royal Commission on the Working of the Housing of the Working Classes was appointed in 1884. The recommendations contained in their report were incorporated in the Act passed in 1885 under the name of the Working Classes Act. It attracted considerable attention at the time, and the Blue Books containing these recommendations and the Minutes of Evidence taken in the preparation of the Report, with their Index, are full of the most valuable information, and should be in the hands of all those who take an interest in the subject and are determined to study it at first hand; for the character and qualification of the members of the Commission and the witnesses examined by them inspire complete confidence. Some of them are specialists, others persons who have had ample opportunities for observation, and are able to draw sound conclusions without prejudice from facts coming under their constant notice.

Finally, there appeared the Housing of the Working Classes Act in 1890, the most important of all, with the Supplementary Acts of 1893, 1894, 1896, 1900, and 1903,

comprehending all that is essential in previous Acts, which were thus practically superseded. The Act of 1890 contains to all intents and purposes all the necessary provisions, which if carried out in the letter and the spirit, would lead to the extinction of every species of slum property and the housing of all those who now are in search of salubrious homes.

What Lord Salisbury said at the time of the Act of 1885 passing through Parliament, is still more true of this, namely, that all that remained now to be done was that "the law should do in effect what, as matters now stand, it professes to do."

What it professes to do is to carry out the recommendations contained in the Report of the Royal Commission published in 1885, and briefly stated these are: A more efficient supervision of the sanitary conditions of the people's dwellings by medical officers of health residing in the district; the appointment of a better staff of sanitary inspectors; the adoption of suitable by-laws for each district for their guidance in building operations; greater facilities for the erection of dwellings where needed by the local authorities, with the help of cheap Government Loans.

In addition to these the grant of compulsory powers for the purchase of land at a fair valuation, the rating of vacant sites at their purchasing value, so as in this way to bring pressure on the owners to sell for building purposes; a considerable reduction of compensation to the owners of sites required for the erection of working men's dwellings; to lessen their cost. Also measures to compel railway companies to find accommodation for those deprived of their homes in the sites acquired by the companies for the extension of their system; cheap trains for conveying workmen to and from their homes at an easy distance from the towns where they are employed; greater facilities for the acquisition of their own dwellings, or small holdings with cottages attached to them, and recovery of damages from owners of dwellings causing injury by culpable

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neglect of sanitary precautions ; a sufficient supply of water secured by the local authority ; and some minor reforms, such as cheaper land-transfer, and a general simplification of the laws and procedure affecting them.

Part I. of the Act of 1890 applies to unhealthy areas ; it enables the medical officer and two or more justices, and twelve or more ratepayers in the district, after inspection, to draw up an official report and present it to the local authority, which is bound to take action thereupon, and to produce an improvement scheme *if* possessed of sufficient resources for the purpose. After an inquiry instituted by the Local Government Board, a Provisional Order may be made, enabling the local authority to pull down the buildings condemned, or clear out the area, compensation being made by arbitration on a basis of the fair market value, due regard being paid to the nature and condition of the property, and deduction made on account of existing nuisances or bad state of repairs, which render demolition necessary.

The local authority, with the consent of the conferring authority, may then undertake the rebuilding of houses on the areas thus cleared, or some other suitable locality. It will be noticed that much of this is permissive, where the authorities *may* proceed under certain conditions, from which it does by no means follow that they will do so, or, if willing, are able from a financial point of view to carry out such a scheme.

Part II. deals with small slums, and applies to rural districts as well as to urban. It provides for the inspection of houses, to see whether they are fit for human habitation, and, if not, for their being closed or pulled down ; also for the removal of "obstructive buildings" which "stop ventilation, or otherwise make or conduce to make such other buildings dangerous or injurious to health, or prevent proper measures being carried into effect for remedying any nuisance injurious to health." It also provides for the reconstruction of dwellings after such clearance of small insanitary areas. In this case the local

authority *may* decide that houses so condemned be demolished, and it *must* order the demolition if not completed within reasonable time, though, again, there *may* be an appeal to Quarter Sessions even then, and the order cancelled.

The most important section of the Act, Part III., enables the local authorities to build houses for the working classes where they think fit, except in rural districts, where there are certain limitations. Land may be acquired at a "fair market value," with an allowance for compulsory purchase, for the erection of lodging-houses, block dwellings, tenement houses, and cottages, or their improvement and reconstruction with the requisite fittings, and the addition of a garden not exceeding half an acre in extent. The money may be raised by means of loans, guaranteed by the rates, and repayable within sixty years. Also land may be purchased for future use before it has reached a fancy price, either arising in the ordinary course, or artificially created by cornering.

These powers have been, as we shall see further on, applied in many of the large towns. There also have been many cases of the law's delay owing to indolence and incompetence of its administrators, the indifference, if not the "insolence of office." An "easy way has been opened for rural sanitary administration," says Sir John Simon in his *History of English Sanitary Institutions*, referring to the Act of 1888. Numerous Acts, as we have seen, have been passed since for the same purpose—of providing sanitary and sufficient dwellings both in town and country; but still broad is the way, rendered too easy by legislation, leading to the destruction of human life because of the ignorance and incapacity of those who are intrusted with the execution of the law.

Delay has been not infrequently caused by the intricate procedure dictated in each case, and more especially in the rural districts. Here there is a general disposition to let matters drift, and to adjourn *sine die*, pending questions where a great outlay may be expected

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or private rights are likely to suffer interference. For example, a landlord cannot be compelled to shut up a cottage because it happens to be *only* "dangerous to health"; it must also be "unfit for human habitation," i.e. in the opinion of the sanitary authority or the presiding magistrate. One man on the sanitary committee of a district council, as the present writer can testify from practical experience, can get pressing matters postponed, or shelved indefinitely by chicanery, in appealing to the pockets of the ratepayers here represented. However, some of these defects in the administration of the law have been removed by the supplementary Acts of 1900 and 1903. The former simplifies the cumbrous procedure in the adoption of Part III. ; in rural districts the latter raises the maximum period of loans to eighty years, and compels any person or body acquiring dwellings occupied by thirty or more persons of the working classes, to provide for their re-housing, subject to the Local Government Board. Nevertheless there is ample room still left for artificial obstruction, on unnecessary delays arising out of obtuseness or obstinate opposition, whereby the best of schemes may be wrecked by accident or design.

The greatest obstacle, however, is the difficulty of finding sufficient house-room for those displaced by demolition or closing of dwellings declared as unfit for human habitation. For at best the Local Government Board *may* (in all parts of the country except London, where it *must*) compel the local authorities to provide house-room for only half of the persons displaced by demolition. From this it follows that the other half is left without a house, even when this power is used to the full. The result is further overcrowding in neighbourhoods where these seek for an asylum in their despair. The prospective distress of those likely to be thus unhoused causes reluctance in the local authorities to make use of their powers; even inspectors are deterred from making reports which may have this effect; whilst the people themselves hide, or try to conceal, the worst

from the inspectors, from fear of being dispossessed of their wretched homes and cast upon the street.

Another serious question connected with this matter is how to provide dwellings at a rental low enough to meet the requirements of the most necessitous, and to do this without incurring considerable loss on the part of the municipality or rural ratepayers, who are in some cases scarcely in a position to have their burden increased. The consequences are that all improvements are slow in being carried out, and are in many cases utterly inadequate, and that the alternative placed before the very poor still is "between grim and gloomy model dwellings erected by thrifty philanthropists of the five per cent. school, and dilapidated insanitary tenements which yield fat revenues to the rack-renting proprietor, and constant work for the doctor and undertaker."

In short, rates and rent are the Scylla and Charybdis on which the best of schemes are apt to founder; where the rents are kept low at the public expense, the rates rise in proportion. But the principal ratepayers are represented in the local boards, who are influenced by them, and with the best of intentions cannot easily find a way for solving the financial problem in its varying aspects.

The only remedy suggested under these disheartening circumstances is the further grant of enabling powers for the authorities to acquire cheap slum areas on which to build, loans at a lower rate of interest, and extension of the time for repayment of the loans, so as to reduce the cost and in this way cheapen the rent. Some advocate for the same reason a partial or total remission of rates and taxes on this kind of house property, after the example of some foreign countries, like France and Belgium, where this is done with very happy results.

But, above all, what is wanted is the creation of intelligent interest in the subject among all sections of society, and the creation of a higher sense of civic duty in approaching the subject, leading up in the end to

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sympathetic action. Thus, by the united effort of the Government and voluntary action in compelling or persuading the local authorities to give full effect to the law, the danger of rendering its provisions abortive might be averted; in short, the chief remedy at the present moment lies in the hands of the local authorities.

CHAPTER IV

BY ORDER OF THE LOCAL AUTHORITIES

THESE authorities, on whom so much depends in the working out of the Housing Acts, are apt to move slowly, or not at all, if not propelled in their course by the strong current of public opinion. But this stimulating force is often wanting, or met by counteracting influences owing to the ill-informed, or perverted, state of the public mind, and the reaction caused by the gush of injudicious philanthropists. There are besides this many other adverse influences which are brought on their work, and which retard the purpose of housing reform, notwithstanding the additional facilities afforded by recent legislation for the purpose.

This has produced a sense of discouragement and disappointment in some quarters owing to "the failure in the supply of housing accommodation," more especially in the smaller towns and rural districts. In London and the greater provincial towns, however, there has been of late a marked change for the better, and a greater awakening of the public conscience. And since the power of public example is the best of means to remove this sense of dejection and restore confidence, we will give some instances to show what has been done by local authorities in the removal of undesirable dwellings and areas, and in the way of acquiring land and house properties by municipalities and corporations, to be held in trust by them as landlords. This has been accompanied by the opening of spaces to admit light and air and cheery surroundings, from which it

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is not too much to expect a widening of the intellectual horizon and a purer moral atmosphere among those who have been thus rescued from the debilitating and depressing effects of low life in the slums.

To begin with the Metropolis! Here four millions of money have been spent under the Housing Acts passed in recent years, and among those benefited by this expenditure we will select the "deadly area" of Bethnal Green as a telling instance of what can be done even under the most unfavourable circumstances and in the face of the most powerful opposition. We refer to what is known as the Boundary Scheme, which it was estimated would cost £300,000 to the ratepayers, and result in the eviction of 5700 persons. Loud cries were raised against the scheme in various quarters. Resolutions condemning it were passed by the Land Restoration League, because under it "not one foot of land will be retained, nor a single person re-housed for all this expenditure, the greater part of which will go into the pockets of the sixty-nine landlords, most of whom have obviously neglected their duties."

An article appearing in the *Globe* attacked it on the ground that it was public money spent to encourage the nefarious practices of slum owners, for, it said, "Such properties have been actually purchased for the purpose of trading on the necessities of the authorities, and that a goodly portion of the £300,000 required for abolishing the particular plague spot called the Boundary Street Area will find its way into the hands of those lucky, but singularly unsympathetic speculators."

The *Times* spoke in similar terms, though more guardedly.

Yet it is here, where the largest scheme ever undertaken by any authority under the Housing Acts has met with signal success and proved a benefit to all concerned. "Fifteen acres of slums (with 5719 inhabitants) were gradually cleared between 1893 to 1897 at a net cost of £270,000. On the site the Council has erected, at a

total cost of £333,000, twenty-three separate blocks, containing 1069 tenements (with 2762 rooms), eighteen shops, and seventeen workshops, accommodating 5380 persons, with wide streets, large courtyards, and three public gardens. A public laundry, public baths, and two club-rooms have also been provided. The rents per room are no higher than was paid in the old slum dwellings, and they just about cover the actual outgoings, leaving only the cost of clearing the slums to be charged to the rates."

The result of this scheme may be seen in the comparative aspect of the slum dwellings as they were and the dwellings erected in their place such as they are now, reproduced from the "Municipal Journal" in the *Housing Handbook* of Alderman Thompson (p. 46), who also tells us that whereas the general death-rate of the slum area was 40 per 1000, it has now been reduced to half that figure in the reconstructed area.

Here, then, we have a striking case of what can be done under the most unfavourable conditions. It is satisfactory to be able to add that such abuses as were hinted at in the *Times* and *Globe* with regard to the traffic of slum property and compensation for property rendered valueless by wilful neglect or supine indifference, are precluded by recent supplementary legislature.

The determination, moreover, of the County Councils and other urban authorities to take over land and house property acquired by them and letting the tenements themselves, prevent their falling into bad hands again. And it is no less satisfactory to be able to add that the final result is all that could be wished for. The total financial result on the whole of the dwellings in London under County Council control from March 1902 to February 1903 was a *Surplus* of £1808, 7s. 2d. Up to 31st March 1905, 30,432 persons have been provided for by the County Council in 5969 separate lettings. The total capital expended on providing working-men's dwellings was £2,025,224, 16s. 8d. Corresponding efforts,

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with similar results, in several of the principal towns of the country may be mentioned as containing considerable encouragement.

In Glasgow, under the Glasgow Improvements Act of 1866, 88 acres were acquired in the centre of the city where the houses were old and dilapidated, rendered insanitary by narrow wynds and closes. These were widened out and new streets added, whilst two filthy streams which ran through the district have been covered in. The Alexandra Park was laid out, and since 1889 the Improvement Trust administered by the City Council thus engaged have spent some two millions on improvements, £600,000 being drawn from the rates from 1866-96, the rate never exceeding $\frac{1}{2}$ d. in the pound, whilst the sinking fund provides for the repayment of all loans within sixty years. Here, too, it is cheering to learn that the Trust is now self-supporting.

Owing to the peculiar preference of the working men of Glasgow for dwellings in the city, even where their work lies at a distance of some miles from it, cheap lodgings in blockhouses are provided for them, and the rooms of these blockhouses considerably exceed the London ones both in size and cheapness.

Another peculiarity of Glasgow is the "ticketed houses," which have metal tickets affixed to their doors to indicate their cubic contents and the number of men allowed in them, so as to facilitate inspection, a plan which might be imitated with advantage elsewhere. Municipal enterprise in common lodging-houses seems to have succeeded better in Glasgow than any other, and averaged last year a profit of $3\frac{1}{2}$ per cent. on the total capital cost for land, building, and furniture of £109,342.

In the great capital of the Midlands, and under the stimulating influence of Mr. Chamberlain, who has at all times taken a lively interest in the housing problem, and where the principle has found favour of "High Rates and a Healthy City," the Corporation

purchased 45 acres and 1867 dwelling-houses in an area, of which 1200 were taken down, and the remainder repaired and put into sanitary condition; the rest of the land let at a building lease of 75 years for shops and other premises, and a number of artisans' cottages at rents of 5s. to 6s. 3d. per week, with returns sufficient to yield a profit equal to a ground-rent of 11d. per square yard per annum. Here, again, in answer to the question whether municipal housing pays, we are told that after deducting the various expenses from the rents received, there remains a surplus of £367 for additional reduction of the sinking fund.

We proceed thence to the centre of Lancashire industry, to Manchester and Salford. Here the Town Council had dealt with 6890 houses before the passing of the Act of 1890, but subsequent overcrowding, owing to railway extension and the building of factories, gave rise to additional schemes for cleansing certain areas, covering them with dwellings at a cost of over two million pounds sterling. But here, owing probably to local circumstances, the provision of model lodging-houses has only proved a partial success.

A peculiar feature of Manchester is the suburban Cottage Dwelling Scheme on the Blackley Estate of 238 acres on the city boundary, at a cost of £35,643, 10s. It has also to be recorded to the honour of the Manchester Corporation that it carried out this scheme not on purely commercial principles, but on the higher ground "as part of a great work of sanitary amelioration." It is satisfactory, however, to learn that even under these circumstances there is a clear return of $2\frac{1}{2}$ to $3\frac{1}{2}$ per cent. on the outlay.

In Liverpool, moved by the abnormally high death-rate and the appalling record of infant mortality, the Housing Committee of the City Council began its operations by the erection of block dwellings. Later on this plan was abandoned in favour of building three-storied tenement houses. Throughout this has

been the aim to provide for the very poor, and therefore careful precautions have been taken to render the houses less attractive in appearance, so as not to invite tenants of the artisan class, but to reserve them entirely for tenants who otherwise would be compelled to find a home in the adjoining slums. A thousand dwellings have thus been either built or planned during the last two years, compared with little more than 600 in the preceding half-century. The result is gratifying; the block-buildings yield an annual gross profit of £2689, and the tenement buildings a gross profit of £606—that is, sums sufficiently large to pay interest on capital expended at the rate of $2\frac{1}{2}$ to 3 per cent.

Among the smaller towns, where there is no such abundance of wealth, Devizes, with a population of 6532, stands out as a plucky example in meeting the housing difficulty. Here the Council laid out land in suitable plots, granting building leases on favourable terms, on the condition that working-men's dwellings are built on them, thirty-seven of which are taken up already, and the experiment promises to be successful.

In some places, suburban districts like Hornsey and Highgate, which occupy an honourable place in the pioneer work of housing the people, it was found to be more economical, and in many ways more desirable, to provide cottage-houses with gardens at the same rate (or even less) as that which they had formerly paid for two or three rooms in houses occupied by several families. After three years' working of the Hornsey scheme and one year's working of the Highgate scheme, the gross profits were over £2000, which yielded an interest of 3 per cent. on the outlay.

This brings us to a typical case of suburban experiment, namely, that of Richmond in Surrey, as described by Mr. W. Thompson, himself being one of the town councillors. There, as elsewhere, the first efforts towards amelioration were met with a severe rebuff. One of

the inspectors was duly rewarded for his too zealous performance of the duties of his office by prompt dismissal from his post.

"The first attempt to secure healthy houses for the people," says Mr. Thompson in his Housing Handbook, "by proceedings under the Public Health Acts, injured the pockets of the tenants as well as the landlords; attacked the vested interests of members of the sanitary authority itself; and effectually intimidated the sanitary inspector, who took his work too seriously."

Nevertheless, closing orders for several unfit dwellings were obtained, action was taken, and a small beginning made by the Health Committee, "stimulated by pressure and criticism," in providing some new houses, and so gaining practical experience for future developments.

By the first scheme three classes of cottages, varying in size and accommodation, were erected and let at a rental amounting to 5s. 6d., 6s., and 7s. 6d. per week respectively. The scheme proved self-supporting from the first, the applications for cottages being so numerous that a ballot had to be taken to avoid even the suspicion of favouritism. These cottages never cost the ratepayers a single halfpenny, but were gradually purchased for the ratepayers by the tenants in the rent paid, including as it did the amount required for the sinking fund. Thus the dwellings became the property of the town, free from all encumbrances, after forty years required for paying off the loan.

Encouraged by this, a second scheme was adopted, to build seventy additional cottages, with the most satisfactory results, although opposition and hindrances, and even insidious hostility on the part of interested parties, were not wanting. These, however, failed in wrecking the scheme of thus raising the standard for decency and comfort in healthy and roomy dwellings both for the skilled and unskilled working people of the borough.

Among the conclusions drawn from these experiments

by Councillor Thompson, we only mention the following for the sake of brevity : a financial gain to the ratepayers from net profits arising out of the properties thus called into existence in the form of rates contributed by the occupiers of the cottages ; the town coming into possession of house property of considerable value by means of a sinking fund, deleting the debt incurred in their erection at the expiration of forty-two years ; and besides this, a number of old-age pensions, at the rate of 5s. per week, from the net rent of the cottages ; and all this without cost to the ratepayers.

Among direct benefits to 132 families of the working classes there are the following : better and healthier house accommodation at rents less than those formerly paid, and with this a distinct improvement in the social habits and well-being of over 600 persons, men, women, and children, occupying the same number of rooms, *i.e.* one room for each person, a privilege rarely enjoyed by members of the same class anywhere else.

By a judicious application of the Small Dwellings Acquisition Act of 1899 it is possible to supplement schemes of this nature so as to put labourers into a position of house owners, as in the case of the Ilford scheme of house-purchase. Here the Urban authority, in conjunction with some enterprising builder or building company, may set to work and apply the Act by a wise adaptation to local circumstances. Thus perchance the dream of Mr. Wells in his *Modern Utopia* may be realised by administrative energy of the local authority, *i.e.* calling into existence "a great multitude of gracious little houses clustering in college-like groups, no doubt about their common kitchens and halls, down and about the valley slopes."

From what has been said it will be seen that practically few additional powers are needed now for working out the Acts of Parliament already in existence ; but that there is every reason for vigilance in seeing them carried out both in the letter and in the spirit, so as to prevent culpable

neglect, and to meet every form of open or concerted hostility and passive resistance. Above all, it will be necessary to transmute *may* into *must* in many of the legal enactments, to render mandatory what is still permissive, and will remain inoperative so long as the optative mood serves the purposes of wily obstruction. For local option in this case rarely means adoption of the laws in force. For this reason perhaps it will be necessary to act upon the recommendation of the Select Committee on Housing of the Working Classes Acts Amendment Bill (1906), to the effect that the administration of the Public Health and Housing of the Working Classes Act be transferred from the Rural District Councils to the County Councils,¹ and only retaining to the Rural District Councils the concurrent power to build under Part III. of the Housing Act passed in 1890, subject to confirmation of the Local Government Board. This would probably produce greater activity in the District Councils all over the country. Thus far the overcrowded have overwhelmed the authorities; it is now high time that the authorities be taught how to overcome the difficulties of overcrowding with the aid of additional power, and the help of past experience to guide them in the matter.

¹ There is already a movement set on foot to get the District Councils to protest by petition against this transference of power, and in rural districts this movement is likely to meet with support.

CHAPTER V

LANDLORDS AND SLUMLORDS

"Poor, yet making many rich." This, though not in the sense intended by the writer of the words, applies to the dwellers in slum regions; they, too, enrich thousands of families by the exorbitant rents they are compelled to pay in the fearful competition of house-room in overcrowded districts. As a neighbourhood grows poorer, its rents rise. Some of the proceeds go to the recipients of ground-rents, but a great deal more is absorbed by middlemen, land-jobbers, the "slumlords," and rack-renters, who come between the owner and the occupier of such properties. Lazarus in this way provides superfluities for Dives, receiving little or nothing in return. But if he thus undesignedly and unknowingly enriches the recipient of the "unearned increment," the latter rarely knows that one and a half million pounds per annum thus find their way into the banking account of persons like himself. The representative of the landlord, his man of business, probably does know, but finds it convenient to employ the "house-farmer," who liberally recoups himself for his trouble of collecting the rents on Monday mornings and gives short shrift to defaulters if there are arrears to make up. It is these "house-knackers" who stand between freeholder and tenant; it is they "who fix and receive the rent of the tenant-houses," and keep the lion's share for themselves.

Special attention was drawn to this fact in the evidence before the Royal Commission by Lord W. Compton, the son of an owner of one of the largest properties in London.

Moreover, it is this gentleman who stated in his evidence that he himself "shrank from calling to account the middlemen for neglecting to repair, fearing that a rise in the rents would be the consequence of such a proceeding." If the relation between landlord and tenant, or even between the landlord's agent and occupier of the tenement, were immediate and direct, things would be very different. For the landlords and managers of large estates are, as a rule, liberal, kindly, and considerate in their dealings with their tenantry. But in permitting the employment of middlemen as intermediaries, who themselves delegate the work to others less scrupulous than themselves, they indirectly encourage rack-renting of the most objectionable kind, charging practically the highest rate of rent in proportion to income paid in the country. Thus it has happened that houses in a state of good preservation, inhabited by tenants of a better class, paying a rental of £40 a year, were broken up into tenements, let to a larger number of the poorer sort, and thereby fetching £60 or more in consequence of this change. "High rents are the consequence, not the cause, of overcrowding." The less house-room there is in a locality the more urgent the demand for houses and the greater temptation to profit by rack-rents. The houseseecker's necessity becomes the house-knacker's opportunity. In this case there is scarcely any limit to the pressure. House property becomes a monopoly, and the property sweater can extort what he likes from his victims.

Thus cases have been known where a single room 12 feet by 10 fetched £1 per week, and attics let at 8s. per week and basements at 10s. This process goes on until the point is reached when "it is no longer within the means of working men, earning ordinary labourers' wages, to provide decent accommodation."

One of the methods for extorting money in an illegitimate manner from those in search of a house is the demand for "Keymoney," i.e. a deposit paid to secure a tenancy

before it is vacated. It arose from a custom that on receiving the key a shilling was paid to ensure its restoration on quitting the premises. But this modest sum gradually rose higher and higher, and cases have been known where £25 or even £50 have been demanded of applicants for some of the houses.

It has been attested by the rent-books produced that houses have been paid for three times their value by the rent wrung from the helpless occupants. We need not wonder, therefore, if reports found their way into the press some few years ago of rent-riots and of house wreckers intimidating those about to take houses at such unfairly high rents, to the exclusion of others unable to obtain house-room at any price.

How far head landlords are to be held responsible for this state of things it would be hard to say, for it is not always easy to identify the real landlord. But on the general principle that *qui agit per alium, agit per se*, the devolution of power in letting tenements originates with the large land-owners, whose income to some extent is derived from ground-rents, and who are for this reason responsible for the sanitary condition of the dwellings erected on it, and for the proper covenants with the tenants. They (or their agent) are bound to make sure of the honesty and fair dealing of those who come into direct relationship with the occupiers of their property, and no power should be delegated to anyone likely to abuse it in the manner described above. Ignorance is no excuse in the eyes of the law, and since these methods of extortion have now been laid bare by publicity, the plea of ignorance is no longer valid.

Moreover, the whole class of landlords, regarded as citizens, are placed in a position which carries with it special obligations. By common consent they enjoy the privilege of rank, and the community in accepting their claim has also the right to look to them for the protection of the weak. Here, if anywhere, the maxim holds good that property has its duties as well as its rights. For

such creatures as the property-sweating vampires to be permitted to suck the life-blood from wretched tenants there should be no place found in a well-governed community. Estate agents who connive at it deserve to be held up to popular opprobrium.

At the same time it should not be forgotten who really are the guilty persons, namely, the slumlords, and this is understood well enough by the people who suffer from the levy of these "crushing rents." It is these slumlords against whom the following resolution was passed a few years ago at a meeting of 2000 people protesting against "the inhuman and brutal actions of the new extortionist landlords, who are systematically raising the rents of the houses, thereby causing misery and privation amongst the unfortunate tenants whom circumstances force to remain in the districts affected" (George Haw, *No Room to Live*, p. 81).

It is these who, with sums amassed by such nefarious means, buy up slum property, first with a view of extracting all they can by way of high rents, and who, after the dwellings, by their own neglect, are rendered unfit for human habitation, are condemned by the authorities to be demolished, try to extort heavy sums by way of compensation. In this way of trafficking in slum properties they become rich at the expense of the hard-working poor, and thus are placed in a position which enables them to drive honest men engaged in legitimate building enterprise out of the market.

For the jerry-builder and house speculator, working hand in hand, as Siamese twins clinging together, by combined effort enrich themselves in perpetuating the slums. It needs another Hogarth to paint the career of the slum-owner, and to hold it up to popular execration. His progress differs, indeed, from that of the rake's; for that of the latter ends in ruin, that of the house-jobber in the ruin of others. It is he who gets the benefit of high rents, of big sums for compensation, and who, with his ill-gotten gains, ends in purchasing a snug residence in the

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locality rendered salubrious at the public expense, whilst his tenants, evicted out of condemned property, go to overcrowd other localities, spreading there the evils for which he was in a great measure responsible. In the end he probably will be elected to serve on the administrative bodies in the locality, there to use his influence to shield other worthies like himself, who faithfully follow in his footsteps on the road to fortune. For in the vestries as formerly constituted, and at the local boards which have since taken their place, such men still can make their influence felt, though their power has been lessened of late by carefully-drawn-up enactments as to the principles on which compensation must be based, and by stringent clauses under which the arbitrator must now act, so as to prevent gross abuse. Part IV of the Act of 1890, among other supplemental provisions, contains the following :

“(a) An interested person voting as a member of a local authority upon any resolution or question under Part I and II of this Act incurs a penalty of £50.

“(b) Everyone who occupies a house or portion of a house at a rateable value not exceeding the limit for the composition of rates under Section 3 of the Poor-Rate Assessment Act, 1869, can sue the landlord and recover damages for any loss incurred by the insanitary state of such premises.”

It is for the public to make full use of these provisions, and it is for the leaders of public opinion to call attention to them.

But the chief remedy lies in the final elimination of the whole class of slum-jobbers. On this point the *Quarterly Review*, in an article on dwellings of the poor, and in reference to the Parliamentary Reports of 1881-2 on the dwellings of artisans and labourers, remarks, by way of exculpation of the ground landlords :

“By far the greatest number of houses in the Metropolis are let and sub-let, sometimes through five or six hands, the landlord getting a moderate ground-rent, settled

probably long ago, when a ninety years' lease was granted, and independent altogether of the actual profit made by sub-letting. The extortionate rents, the scant accommodation, and the neglect to repair, go to swell the gains of one or more of the middlemen or mesne lessees. The utmost which can be fairly charged against town landlords is that they have not in all cases used powers which some of them possess, by means of covenants and conditions in leases, to compel better management by lessees."

It appears from what has happened since this was written in January 1884, that the sensible advice here addressed to its readers has not been followed up with alacrity by action such as might be expected from so intelligent and, on the whole, so well-disposed a body, mostly served by men of business with considerable perspicacity, nor devoid of generous sentiment. By this time members of Parliament in both Houses have been made fully acquainted with the actual facts; they are themselves the occupiers of residences close by the dwellings here referred to, and can easily verify the facts if they have a desire to do so.

Associations, too, have been called into existence, like the Tenants' Protection Society in the East of London in connection with Toynbee Hall, "for the protection of those who suffer from the illegal exactions of unjust landlords." The aid-committee of the Mansion-House Council employ sanitary inspectors of their own, we believe, and prosecute slumlords. But this affects mainly the Metropolis. What is wanted is a more direct personal interest of citizens in all parts of the country, and the appointment of "health missionaries," like those of the Birmingham Corporation, to report bad cases, and that these discoveries be followed up by determined action. For unless it becomes the rule rather than the exception, as it is now, for the four or more householders in any given locality to make the necessary legal "representation" to the authorities, the existing evils will not be eradicated. Nor can we expect any good to come from this unless the

representations are met *bonâ fide* by the local authorities, and unless the requisite orders are signed by the magistrates in support of these authorities. All this implies the growth of a strong public opinion to bring its influence to bear on these authorities, without whose loyal co-operation the existing Acts of Parliament for the amelioration and augmentation of working men's dwellings will remain a dead letter.

It is sometimes said that the housing question resolves itself into a land question ; that the landlord, who benefits by all these public improvements in the raised value of his property, should be made to contribute towards its cost in the form of a land tax ; that the owner of a site, as distinguished from the owner of the buildings, should be made to pay his proper share towards the public expense. In the Memorandum appended to the "Report of the Royal Commission on Housing of the Poor," Mr. E. D. Gray, M.P., writes as follows :

"The evil can never be effectually abated so long as owners of land in towns are permitted to levy a tax upon the whole community by way of an increase of rent proportionate to the increased value of that land, due not to any efforts of theirs, but to the industry and consequent prosperity of the community as a whole. This in reality is a constantly increasing tribute by the whole community of the town to the individuals who own the land."

In the same way Mr. J. Chamberlain, in an article contributed by him to the *Fortnightly Review* in 1883, expatiating on the same theme, demands that it should be made an offence punishable by a heavy fine to own property in a state unfit for human habitation, just as a retail tradesman is punished for offering diseased meat for sale. Also, that the money required for any scheme for the reconstruction of an unhealthy area should be levied on all owners of property, including long leaseholders. He suggests that the local authority may be trusted to embrace the opportunity thus afforded them to put an end "to the scandal and disgrace which has at last forced

itself on public opinion, and alarmed and shocked the public conscience."

This was written more than twenty years ago, but, as we have pointed out in the last chapter, the local authorities are by no means too eager to avail themselves of such powers as they already possess. Also, it is well known that vested interests are too strongly represented on the administrative boards to give effect to the provisions of the law. What is really needed is the education and systematic training in the ethics of citizenship, and their practical application to sanitary reform. It is natural enough for the representatives of the monetary interest, like Mr. Chamberlain, to insist on the duty of the landowners in this matter, and few will deny that there is some justice in the demand.

It is equally natural for the landed interest, as represented in the *Quarterly Review*, to discover a remedy in the demand for cheap loans and long-extended credit for building operations from the Treasury, which is replenished by the general taxpayer. Neither of them lacks public spirit in facing this vast and perplexing problem, but both are equally willing to shift the responsibility upon the shoulders of other people. But this is not only a great financial problem affecting cost of site, roads, sewers, and working expenses, rates and taxes, loans and sinking funds, so as to reduce the cost and make it possible to charge fair rents for dwellings in a healthy situation, erected on fully approved plans to insure sanitation and a fair amount of comfort; nor is it, as even social reformers suggest, in the first place a question whether municipal house property so called into existence should pay its way and prove a commercially safe enterprise. The outlay required is, as Mr. Chamberlain and others have repeatedly pointed out, in the nature of national insurance, a prophylactic measure for the prevention of physical deterioration and the spread of a moral canker in the commonwealth. In this all are interested—landowners, manufacturers, professional men,

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and others in town and country. For this reason the work of re-housing the labouring poor has to be taken up in the interest and at the expense of the whole community.

For all are in danger of suffering from decrepitude or disintegration in the base of the social pyramid, undermining, as it does, the whole fabric of society. How much of the cost should fall on local rates, how much on the Imperial Treasury, how much on this class of property-owning persons, real or personal, are questions of secondary importance. By whatever agencies the work is to be accomplished, and by what improved schemes it is to be brought to a happy conclusion, or by what financial expedients to raise funds for the purpose,—these are urgent questions for the legislator and the local authorities as well as the electors who appoint them. But the chief pre-requisite is a greater awakening of the public conscience and a more intelligent direction of the movement of housing reform. When it comes to be fully recognised that this is one of the crying needs of the hour, demanding immediate attention, that it is a matter in which all are concerned, and which makes it incumbent on all to lend a helping hand, as it is the duty of all citizens in times of emergency to assist in putting out a destructive fire in a neighbourhood or staying the spread of a pestiferous epidemic in the country, then, and then only, may we hope for a real solution of the problem.

CHAPTER VI

DESERTED VILLAGES

"Sweet Auburn ! loveliest village of the plain,
Where health and plenty cheered the labouring swain."

So wrote Goldsmith one hundred and thirty-six years ago.
But even then there followed the pathetic regret :

"Far, far away, thy children leave the land,"

accompanied by the warning :

"But a bold peasantry, their country's pride,
When once destroyed can never be supplied."

The times have changed, but still there is the same
complaint to be heard, that

"Trade's unfeeling train
Usurp the land and dispossess the swain."

Half a century later Miss Mitford, in *Her Walks in the Country*, afterwards known as *Our Village*, describes in her gentle way the tidy prettiness of the cottage and the general charm of rustic simplicity, utterly unconscious of the squalor hidden from her poetic eye. There ignorance was bliss. It is not the fashion to ignore facts now.

The real state of things was first brought out in all its hideousness, and received official recognition, in the "Report of the Royal Commission" of 1867, when the Rev. J. Fraser, afterwards Bishop of Manchester, one of the Commissioners, declared : "It is impossible to exaggerate the ill effects of this state of things in every aspect,

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physical, social, economical, moral, and intellectual," *i.e.* of houses as described by him "with beds lying as thickly as they can be packed, father, mother, young men, lads, growing and grown-up girls altogether; where every operation of the toilet and of nature, dressing, undressing, births, and deaths, is performed, each within sight and hearing of all. . . . It is a hideous picture, and the picture is drawn from life."

Thanks to the efforts of social reformers and some of the authorities, since then the condition of rural dwellings has improved, and the "Report of the Royal Commission," published in 1884, speaks of the improved sanitary condition of such dwellings in rural districts. But in the matter of cottage accommodation a great deal remains to be done, especially on the part of the local authorities, since neither landlords nor tenant farmers can do much, or will do much if they can, in this direction, as it does "not pay."

Some cottages there are, like those on the royal demesne at Sandringham and on Lord Tollemache's estate in Cheshire, which serve as models for other landlords. Then there are cases where the lord or the lady of the manor has taken pride in providing their poorer tenants with homesteads worthy of the name, and this often at a great personal sacrifice. But in the generality of cases the landed proprietor, in the present state of agricultural depression, refuses to build new cottages or repair old ones, unless there is an injunction to put them into proper order on the part of the sanitary authority, and only then if the order is accompanied by a threat of summary process. Thus the agricultural labourer's home nowadays does no longer suggest itself to the fancy of the poet or the brush of the painter for ideal treatment. The antiquary in search after rustic ruins, rotten rather than romantic, has not far to travel; of tumble-down cottages there are plenty in every direction.

Even where the outward appearance is fair enough, all is not right within. So writes Miss J. Escombe, the parish

councillor of Penshurst and the virtual inaugurator of the "Pioneer cottages" in the very garden of England. "You pass through our quiet villages," she says, "and you see old cottages covered with honeysuckle, roses, and ivy; you think how beautiful! how restful! but you little imagine what sad decay and misery the outer beauty covers." Knowing this, she bestirred herself to inform others by her own exertions and those of the Parish Council of Penshurst. Stimulated by her enthusiasm, the Seven Oaks District Council was persuaded to carry out a rural housing scheme, but only after "the usual long and arduous struggle against apathy, hostile interests, and red tape, a struggle commencing in 1895 and ending in 1900, when at last the new cottages were occupied."

"From the beginning," she says, "we realised that to build cottages at a weekly rental of 2s. 6d. or 3s. would be quite impossible to us. Our village is one of the most beautiful in Kent, full of picturesque old buildings and cottages; to build brick boxes with slate lids would have been desecration. Then came the requirements of the Local Government Board; these added very much to the expense of the building. . . . Bearing all this in mind, we decided to begin with cottages at about 5s. weekly rental for the higher class of workmen; we hoped that they would move into our better cottages and leave theirs at a lower rent to the agricultural labourer." And in this they were not disappointed. But interesting as is this experiment, successful so far as it goes, and sufficiently so to encourage others, it does not help us altogether to solve the problem.

The labourer's cottage wanted in the country is not one to be let at 5s., but at one-half of this per week, and though in the case of Penshurst some of the cottages vacated by the better circumstanced work-people, who were able to take up the model cottages at a higher rent, came to be occupied by their less fortunate neighbours, such special circumstances cannot be expected to exist in other parts.

It is, however, by slow degrees, and step by step, that in following such examples the modern village may become the model village, sufficiently attractive to keep the labourer on the land or bring him back to it out of the foul city slums. In the meantime he cannot do without a "local habitation" sufficient for his wants. As we are writing these lines in a Norfolk hamlet we hear of a case of a young couple who were about to be married immediately, but at the last moment "no cottage could be found," and the marriage had to be postponed *sine die*. This constantly happens. Even in the mining districts of the North the scarcity of cottages is so great that they are "bespoke" six months, and even a year, before they are likely to become vacant. For this reason many of the young people wander to the towns, and, by their presence there, aggravate the evils of overcrowding and swelling the ranks of the unemployed.

"Some cottage home, from towns and toil remote,
Where lore and love may claim alternate hours,"

is not easily discoverable nowadays.

Of love there is plenty, of lore not much; Cœlebs in search of a wife is an unknown quantity, but when he has found her, he may have to tramp miles in search of a cottage in which to place her after the wedding, and, finding none, he joins the stream of deserters to the town, leaving behind him, as Mr. R. Haggard puts it, "the dullards, the vicious, or the wastrels to stay upon the land" and to become "the parents of the next generation of rural Englishmen."

A result of the immigration of "the pick of the rural population" losing themselves in the sink of city life, is an irreparable loss to the community. Only a small number of them survive under the new conditions, and those who do so, rarely return to their native places in the country. Hence the much-deplored rural depopulation. Mr. Chaplin, at the Agricultural Congress at Ely in 1892, is reported to have said: "Everybody must be unanimous

in the desire that a good, comfortable, and sanitary residence should be provided for every labourer in our villages."

The desire, however, still remains only a pious hope, and will continue to be that so long as the local authorities cannot be induced or compelled to make a better use of the statutory powers in trying to provide them. Mr. Chaplin referred in the same speech to the Ixworth cottages in Suffolk, which at the time attracted a great deal of attention. Here, owing to the action of the Labourers' Association, after considerable pressure and agitation, the rural sanitary authority applied to the County Council for an inquiry to secure better housing conditions. This resulted in the grant of a certificate that the Act might be adopted, but that the expenses should fall on the rural district rather than the parish of Ixworth. To this the district sanitary authority objected, and appealed to the County Council to hold another inquiry, which resulted in a report that the certificate should not be granted. The Labourers' Association appealed to the Local Government Board, who referred the matter back to the County Council. The latter then published the original certificate, on which the new sanitary authority, elected in 1892, decided to proceed in adopting Part III. of the Act. Land was acquired and money borrowed at $3\frac{1}{4}$ per cent. for thirty years, and the cottages were built. They are let at £5, 5s. per year, but at a loss of the same amount on each cottage, since the charges on the loan amount to double that sum per annum. If the money had been lent for a longer period by the Public Works Loans Commissioners, the cottages might have been let at 2s. 6d. per week, which the labourer is able and willing to pay, and the experiment would have been a financial success. From this it would appear that with the local and central authorities co-operating in such an emergency the difficulty could be overcome. It is an object-lesson which should not be lost sight of in any future attempts of the same kind.

Moreover, if it was possible in Ireland to erect under existing Acts 15,000 municipal cottages, described by competent authority as healthy and convenient dwellings, and at a moderate cost, there should be no difficulty to do something of the kind in England. Yet we have it on the authority of Mr. Gerald Balfour, as stated by him in the House of Commons in 1905, that the number of cottages for which loans had been sanctioned since the passing of the Act in 1890 was thirty-two, all told, for the whole of England and Wales.

But it has been suggested that if the loans raised were repayable in eighty to one hundred years, the cottages built in this way would not cost the ratepayers one half-penny, as the returns from the rents would suffice for the amortisation of the debt, and thus the "wattle-and-dab" hut or the dilapidated quondam-thatched cottage would cease to disfigure the countryside.

Among the recommendations of the latest "Report of the Select Committee on Housing of the Working Classes Acts Amendment Bill in 1906" we find the following :

"(i) An extension of the maximum period of redemption (of the debt); (ii) A lower rate of interest on the loan." And it proceeds to point out that "as a mere matter of business, if financial aid were to be afforded out of imperial or local funds or both, in a serious attempt to grapple with the rural side of the problem, and to keep more people in the country, the outlay would prove to be ultimately an economy, setting aside altogether the improvement in physique of the people and the development of rural industries" (pp. 28, 29).

As the agricultural labourer is now no longer a cipher in politics and his vote counts for something in country elections, the time is perhaps not far distant when he will know how to dictate terms to the legislators, as the representatives of the urban proletariat have done already for some time past. It would be more creditable, however, to members of Parliament representing rural constituencies to take up the matter without this spur to their

activities in trying to provide a healthy habitat for the rural population. This, after all, constitutes an important asset in the national life, and should be preserved almost at any cost to the country. For even now the scarcity of skilled agricultural labour is becoming a serious problem, affecting not only the landed interest, but, as a food-providing problem, affecting the whole community.

In a recent article contributed by Mr. R. Haggard to the *Garden City* (October 1904), he speaks of small holdings as one of the means of gradually raising the peasantry and attaching them to the soil, and so paving the way for the "breeding of a healthy, industrious, and contented people." This idea is receiving favourable attention in many quarters. Thus it was pointed out in the last report of the Rural Housing and Sanitation Association, that where a system of small holdings has been adopted, and where sufficient cottages have been built to meet the demand, there the exodus from the villages has been arrested. One witness examined before the Select Committee ordered by the House of Commons, December 1906, actually stated that it "was easy to pay fair rent for land and cottage together," and this witness is spoken of in the report as one of considerable experience.

In his work on "Rural England," Mr. Haggard also suggests an extension of the Housing of the Working Classes Act of 1890, with a view to enable local public bodies and land-owners to borrow money from the Treasury for the erection of both cottages and farm buildings, sufficient for the purposes of small holdings, at a more reasonable rate of interest than is at present charged by the Loan Commissioners, the term for repayment being spread over sixty years.

From the report of the Departmental Committee appointed by the Board of Agriculture and Fisheries to inquire into a report upon the subject of Small Holdings in Great Britain (1906), it would appear that the Government is having this matter under consideration, and that not improbably the present Parliament will make an

attempt to deal with it. In this report we find the following recommendations :

"That, in addition to the experimental action of the Central Department in acquiring land and establishing small holdings in particular localities, State loans similar to those granted under the Public Money Drainage Act of 1846 should be made available, for the purpose of enabling landowners, under certain restrictions, to undertake the necessary adaptation and equipment of voluntarily provided small holdings throughout the country.

"That such advances should be granted at the lowest rate of interest possible without loss to the Treasury" (pp. 38, 39).

This would in a measure remove the initial difficulty of providing the funds for building cottages and making them pay.

As to these, Lord Carrington in a letter addressed to the *Times* in October 1905, and quoted with approval by the *Quarterly Review* a year later on, remarks : "A landowner must not expect to get a direct high rate of interest on his outlay out of the actual rent paid by the labourer. . . . I have, however, no doubt that, indirectly, a landowner who improves his estate by adding cottages to his farms, does get eventually a higher rate of interest for his outlay. If a farmer has cottages on his farm, he knows that he can always secure labour ; and my experience is that a higher rent can in consequence be obtained for a farm with cottages, even although the cottages be let at a nominal rent."

But apart from the financial value accruing to the land from the fact that there are a number of suitable cottages on the estate, with or without small holdings attached to them, there is the moral value in the superior character of the properly housed agricultural labourer,—a matter of considerable importance not only to the landed proprietor, but the whole country.

In the words of another good landlord, the Duke of Bedford :

“The fullest investigations I am able to make convince me that the condition of cottage property is intimately associated with the character of its inmates. If the cottages are well built, conveniently arranged, pleasantly situated, and of size suitable for the various families of inhabitants, there is a marked tendency on the part of the inmates to live up to the standard of their dwellings. When, on the other hand, cottages are allowed to run to ruin, the character of the inmates commonly deteriorates with that of their dwellings, and the contagion of their example influences their neighbours for evil.

“There is, moreover, nothing more important to a landlord than the question of cottage management. Good and comfortable cottages, in which the decencies and dignity of human life may be maintained, generally imply that they are inhabited by good and efficient labourers.”

CHAPTER VII

COTTAGES CHEAP NOT NASTY

WE now turn our attention to cottages in and near the towns. Since it is impossible, for the present at least, to "stem the tide that sets to the hideous collections of men they call cities," the next best thing is to relieve congested town districts by decentralisation. In some of the larger towns, model cottages have been erected by the municipality. Some of the more public-spirited employers of labour have built cottages in "industrial villages" near their works in the country. Quite lately the "cheap cottage" of the future has been discovered and exhibited at "the Garden City" in Letchworth. Here we have the most promising attempt of finding cheery homes for the workers, and we propose to consider them in order, so as to see what possibilities there are of realising the dream of nearly all Utopias, namely, the union by means of intercommunication of the activities of civilised life in towns with the healthy quiet of the country. From it, too, we may learn what may be done by way of suburban cottage building to encourage the exodus of skilled and even unskilled workers from the town to the adjacent country, or, what is better still, by a transference of industrial enterprise—i.e. factories and works of all sorts—into the country with suitable provision of dwellings for the workers close by, and thus re-establishing, as far as possible, the patriarchal relationship between employer and employed. In a considerable number of the provincial towns, an effort has been made to provide

cottages in preference to those hideous barracks, the blockhouses, now generally discarded, and at one-half their cost.

In every respect it is better to get the "self-contained" dwellings, built on separate sites, and occupied by a single family, each having its own yard and garden at the back, at a rental from 4s. to 8s. That is according to the number of rooms contained in them, or an average rent of 1s. 6d. per room weekly. The total number of dwellings of this kind now in actual existence, as Mr. W. Thompson states it, is 9293, erected at a cost of £1,955,000.

In Huddersfield, with a population of 95,008, some 157 cottages were erected in 1882-3, but at a rate of interest on the loan raised for the purpose too high, with a consequent loss annually of £152, after paying all expenses and interest on sinking fund. Thus, in the case of each cottage, there was a deficit of nearly £1 every year.

In Birmingham, 103 cottages were erected by the Corporation, and 61 two-storey cottage flats, with great care as to design and details of construction, so as materially to improve the character of the neighbourhood, at an aggregate cost of £28,200. Here there is a surplus of £367 put to account of the sinking fund. This, we presume, is the result of further experience in financing such schemes of house building, as it was carried into execution ten years later than the one at Huddersfield, or, it may be, because the rent charged was somewhat higher.

In Manchester, where the rents are about the same as at Birmingham, but where the construction of the cottages is rather more expensive, there is, again, a deficit, exceeding that in Huddersfield, from which the lesson may be drawn that wherever lavishness in expenditure is avoided, and caution observed in the expenditure in erecting detached cottages of any considerable size, they can be made a paying or, at

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least, a fairly self-supporting concern, whilst at the same time promoting the general health and comfort of the whole community and maintaining the seclusion of family life intact. From the latest report of the Maidstone Cottage Improvement Company we learn that the profit for the year 1905, on a subscribed capital of £40,000, was £1652, 3s. 6d. = $2\frac{1}{2}$ per cent.

But a more instructive and far more interesting experiment may be seen near Birmingham in the industrial village built by Mr. George Cadbury, the head of the firm of chocolate and cocoa manufacturers, at which nearly one-half of the householders are employed, the rest being let to all-comers. Here there are 600 cottages, with a population of 2800, and rents ranging from 4s. 6d. to 6s. per week. The cottages are either semi-detached, or in blocks of four, and picturesque in their appearance. There are four acres of wood, a village green, two recreation grounds, and open spaces—fourteen acres in all. There are gardens to the cottages, laid out in effective and artistic fashion, which, combining the *dulce* with the *utile*, yield a clear profit in garden produce of 1s. 10½d. per week all the year round. Such, too, is the salubrious condition of the village, that the death-rate here in 1904 was 6·9, as compared with 17·3, England and Wales, and the rate of infant mortality 61 to the 1000, as compared with 132 to the 1000 in England and Wales, and 200 in the city of Birmingham close by.

The whole of this estate, valued at £200,000, has been presented by Mr. Cadbury to the nation, with the proviso that all revenues over and above the cost of repairs, maintenance, etc., shall be used for building more cottages, purchasing additional land, and generally improving the dwellings of the working classes in Great Britain. "Nothing," says Mr. Cadbury, "pays the manufacturer better . . . it would be the greatest boon to the toilers of this country, if it could be carried out to any large extent."

His great aim was to give an object-lesson of what can be done to bring the people back to the land and within sight and sounds of country life and its healthy cheerfulness. There are also 200 allotments in great request, managed by a "tenants' committee" to arrange for co-operative purchase of plants and seeds, the hire of garden tools, etc. The average return of about £60 per acre of the cultivated land shows the value of intensive labour under these conditions. From the latest report of Mr. J. B. Barlow, presented to the International Congress of Liège, we learn that the settlement makes a fair financial return, and in all new buildings it is intended to make the rent high enough to yield 4 per cent. after paying all expenses and interest on outlay.

Here, then, there is an experiment well worth the attention of social philanthropists or well-disposed employers of labour on a large scale, who are not afraid of the heavy demands it makes on the generosity and spirit of self-sacrifice of those who engage in a similar enterprise.

The village of Port Sunlight, founded by Mr. W. H. Lever, is another example of a similar nature. This village, which the present writer has seen rising into existence in the course of some years during visits on several occasions in the vicinity, presents now a most lovely appearance in a locality which seemed at first most unpromising. It is situated among the ravines periodically submerged by the tide in former times, but since filled up above watermark, and thus affording ample space for the erection of dwellings and recreation grounds. To avoid a dull monotony of aspect, the cottages vary in their form, and bear the impress of artistic skill in their construction. There is a gymnasium, an open-air theatre, swimming-bath, there are also two large halls, a men's social club and bowling-green. At the rear of the cottages there are garden allotments, a variety of shops, a village inn, though not for the sale of intoxicating liquors. There is a church, with services conducted on

undenominational principles; schools to accommodate 1500 scholars; a girls' institute, with sewing and ambulance classes, and for other educational purposes,—in short, everything that may minister to the bodily and spiritual needs of the villagers.

The total outlay on the village and its institutions amounted to £350,000, on which Lever Brothers receive no interest. The rents of the cottages are fixed at a moderate figure—3s. 6d. to 5s., just enough to repay the outlay for rates, taxes, repairs, and maintenance. There is no attempt made to secure a financial success. The annual cost of £10,000 to cover interest on original outlay is borne by the firm of Lever Brothers, acting on the principle that better conditions of home life increase the energy, intelligence, and efficiency of the workers, besides attracting a body of men and women to a country factory who might otherwise be kept from emigrating if tempted by the counter attractions of city life.

It is not given to many men to make experiments on such a magnificent scale. But there are some others of a similar character, though on a smaller scale, such, for example, as the beautiful garden village of Earswick, near York, founded by Mr. Joseph Rowntree. Here there are 43 charming cottages, with white fronts and red roofs, green grass plots and fine gardens, rented at 4s. 6d. per week, and making a return from 3 to 4 per cent. to the owner.

There is also the industrial village on the Foyers Estate, near Loch Ness, in the grand solitude of the Highlands, acquired by the British Aluminium Company to utilise the water power of the falls for their machinery. Here, too, there is a combination of art and use, the picturesque and the profitable, and the co-operation of art in the person of Mrs. Watts, the wife of the late G. F. Watts, R.A., of the landed interest in the person of Lord Grey, and the industrial interest as represented by the directors of the Company. All these working together in the design and execution of the plan produced these lovely cottages,

in complete harmony with the grand natural scenery of the locality where they are situated.

Efforts of a similar nature, but on a larger plan, have been made in the first and now famous "Garden City" at Letchworth, in Hertfordshire, undertaken and carried through successfully by the Garden City Company about three years ago, and started with a nominal capital of £300,000. An estate of 3818 acres, near Hitchin, was purchased at a cost of £40 an acre. An elaborate scheme was developed by an influential board of directors, with the assistance of engineering and architectural experts, in laying out the plans for factories, residences, and the two villages on the estate. A temporary station was put there by the Great Northern Railway Company, and soon gasworks, telegraphic and telephonic systems, and waterworks of considerable extent followed. Some 200 houses have been built, or are in course of erection, and there are sites for 400 more, if required. The town is to be limited to a population of about 30,000 inhabitants, and the greater portion of the estate is to be retained for agricultural purposes. Three factories have started work already, and four manufacturers have taken up sites for future operations. The root idea, as we gather from the original prospectus, is "to deal at once with the two vital questions of *overcrowding* in our towns and the *depopulation* of our rural districts, and to thereby reduce the congestion of population in the great towns, or at least arrest its progress."

Also "to start afresh and establish a new town, to which those manufacturers whose business admits of such removal may go."

The advantages afforded here are ample room for manufacturers to carry on their business, and for healthy homes to house the industrial population under their employ; in short, all the advantages of town life without its drawbacks. It is a plan, in short, for restoring civic community life, so that those who organise labour and those who work under their direction may be brought

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into close proximity and friendly co-operation—and this amid exhilarating surroundings far removed from the depressing influences of ordinary factory labour. The broad belt of agricultural land round the town would, on the other hand, secure for the inhabitants all the attractions of country life without its dullness and monotony.

There is ample room left for recreation grounds, and due care is taken to admit of future expansion by the acquisition of additional land for this purpose. There is plenty of pure air and abundance of water-supply; stately avenues and parks and winter-gardens are contemplated to enhance the attractions of this city of the future. All the improvements which scientific hygiene or a cultivated æsthetic sense of beauty can suggest will be called into requisition to satisfy the material, moral, and mental needs of the citizens.

Manufacturers who have fled to this city of refuge will escape excessive rates and taxes, nor will the city fathers here be deterred from building houses for artisans on account of their diminished value as rateable property.

The fact that this movement has already received such a liberal financial support and is attracting most favourable attention both at home and abroad, holds out the hope that it may spread and eventually become one of the most efficacious means for solving the problem of combining healthy country life with the pursuit of business on business principles, and so avoid both the dangers of crowded cities and the density of rural dullness.

It will also, as the directors hoped from the beginning, serve as a proof that experiments like those of Mr. Cadbury and Lever Brothers may be extended from munificent private firms to commercial companies, and prove a safe investment for capital at a reasonable rate of interest. In this way it may lead to a multiplication of industrial villages in the vicinity of big towns, where the facilities of easy transport and a good supply of labour favour such enterprise.

This, too, would help in repairing the great loss, from

a social point of view, arising out of the centrifugal tendency of the well-to-do to escape from the city and leaving only the struggling poor behind them, which, as we have shown in a previous chapter, leads to a severing of human ties between rich and poor, and is very much to be lamented. But in the removal of the industry to the country the old order would in a measure be restored. The physical and intellectual well-being of the workers would be receiving the attention of their employers, mutual contact would tend to mutual understanding and the exchange of kind offices and mutual service. Under such favourable conditions the power of industrial efficiency in the operatives and broader sympathy in the captains of industry, conjointly, would produce a healthy and progressive development in the whole community and ultimately bring about a happy reunion of the classes and the masses throughout the country.

But we must not linger any longer on this subject of garden cities, fascinating and engrossing though it be. Yet one subject has to be referred to here as pertaining to the present discussion of the cottage problem, *i.e.* the successful exhibition of cheap cottages held at Letchworth in 1906, which, it is not too much to say, marks an epoch in the history of the housing movement. For it established as an incontestable fact the possibility of building a cottage answering all the requirements at £150, and with it the objection of building cottages in country districts on the score of cost falls to the ground. Whilst fully admitting all the benefits accruing from decentralisation in multiplying garden cities, their existence does not help us in solving the housing question in the country. Besides, as a writer in the German year-book for housing reform remarks, whilst fully recognising the advantages of garden cities and "industrial villages," great care should be taken lest the ordinary civil life of the great towns and the simple life of the village commune be not disturbed or displaced by these new creations.

In any case, there will still remain a large number of smaller towns and country districts where the old order will have to continue, and where the cottage will still be in request to keep the agricultural labourer on the land. The real question this exhibition was intended to settle was this : Can cottages be built so cheap, yet durable, and answering all the requirements from a sanitary point of view, which will repay the outlay under ordinary circumstances? For this reason its history and results are of importance in the present inquiry.

In the *County Gentleman* for 1st October 1904, we are told by its proprietor, Mr. J. St. Loe Strachey, who is also the editor of the *Spectator*, how steps were taken to collect information by means of inquiry in detail from building firms, and to offer prizes for the best cottage raised by them at the price of £150, at an exhibition to be held for this purpose, and thus by tangible examples to prove that it is possible to produce such an article if the proper steps are taken, which would meet all the requirements of the agricultural labourer. Reasonable terms were offered to the builders of such model cottages for leasing land on the Letchworth Estate, and guarantees were given to find tenants for the cottages built on it, securing a return of 5 per cent. on the cost of erection. Drawings, paintings, and photographs of cottages from all parts of the country were asked for, as well as models and designs of buildings for small holdings, fittings and furniture suitable for small cottages, together with plans and reports of social, economic, co-operative, educational, and other societies. Also exhibits of all appliances presumed to cheapen cottage property, as adjuncts of the main exhibition.

The result is briefly summarised in the following quotation from the *Spectator* of 22nd July 1905.

"The general result, however, is plain enough to see. It stands a record of ten months of thought and a few weeks of building, a model village on an English common, green with noble elms, breezy with clean wind

under a summer sun, thirty miles away from the dreary rows of tenements crowded round the great city for which so many country-born men and women have left their village homes. But it is much more than another village set down in pure country, added to the thousands of villages that already dot the counties of England. It is like no other village in the world . . . here in Letchworth is something which is attractive, because it is absolutely different and absolutely new."

A Housing Reform Conference was held at the time of the exhibition, consisting of representatives from all parts of the country and visitors from abroad. Several important associations connected with housing reforms held their meetings under the auspices of the National Housing Reform Council to deliberate on the best means for providing suitable dwellings at a low rent throughout the length and breadth of the land. Resolution was passed likewise to urge upon the local authorities the importance of greater municipal foresight in planning of all new housing areas, and for continuous and steady improvement in the methods of designing and erecting cottages, and to give their earnest consideration to the following points of vital importance.

1. The desirability of planning all new suburban areas on such lines as will prevent the overcrowding of houses on sites, and by the provision of gardens, open spaces, etc., will secure more healthy conditions of life.

2. The need for the thorough improvement and development of the Building By-laws for each district in order to render absolutely secure the vital improvements of the past in regard to sanitation and health, whilst giving full opportunity for, and encouragement to, the adoption of new methods of building, new materials, etc., wherever they can be shown to be of real value and service to the community.

The Rural Housing Reform Conference also passed resolutions in favour of improving the Building By-laws which often prove a serious hindrance by provisions which

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are utterly unsuitable to country districts. In an address by Alderman J. Thompson at the final Conference, an announcement was made that the Committee of the National Housing Reform Council would possibly arrange a similar exhibition of model urban cottages, built under Urban By-laws, at £200. Preparations for this are, we believe, in progress at the present moment. One of the most important effects of such an exhibition would be the removal of the objection to a municipal housing policy, which even such men as Mr. Nettleford, the chairman of the Housing Committee of the Birmingham City Council, makes in his brochure on the subject, namely, that such municipal enterprise discourages private firms from undertaking the work, and compels the ratepayers to provide luxuries in house-room for the better class of artisans, who snap up the cottages, whilst the poorer sort of labourers remain unprovided for. For a cottage which can be built at the price mentioned would fully answer the purpose of the latter, without putting an appreciable burden on the ratepayer. That is, if the municipalities will secure land enough in the outskirts of towns at a reasonable price and lay it out on a systematic plan long before the operations become necessary, so as to prevent the cornering of land and a considerable increase in the original outlay.

In this way by degrees the people might be housed outside the congested town areas. Under the Housing Act of 1900 municipal bodies are empowered to do so, and from a late report of a meeting of the Birmingham City Council we note that steps are being taken there in this direction. "What the Committee were trying to point out was," said Dr. Pooler (see *Daily Post*, 4th July 1906), "that there was land on the outskirts of the city which should be purchased in order that the increased value should come into the city." No objections were raised to this proposal. This is what Mr. H. R. Aldridge, in his report read at the Seventh International Congress of the *Habitations à bon marché*, calls the "acquisition and

planning of large municipal suburban estates, as one of the means of providing house-room at a reasonable rent."

It is remarkable testimony to the value of the object-lesson brought home to the public mind by the Letchworth Cottage Exhibition, that in a recent number of the *Quarterly Review* (October 1906), which bears reference to it, and in consideration of other facts and figures quoted, the writer comes to the conclusion "that it is absurd to suggest that the problem of the cheap cottage has not been practically solved for large rural areas in this country so far as the cost of building goes." He gives instances of landlords such as Mr. A. H. Clough, son of the poet, Sir W. Gilbey, Mr. J. Hayman-Joyce, Mr. Pretymann, and Lord Carrington to show how much may be done by private owners of land who take a real and intelligent interest in the matter.

It is, therefore, not too much to hope that, as in the case of the rural housing problem, so also in that of the urban, a way may be discovered to supply the crying need of cheap cottages. If the land-owners and their agents will only give personal attention to the matter, and master its details, so as not to be at the mercy of architects and builders, the problem will not be far from solution. Manufacturers and employers, as well as municipal authorities, will have to face the problem sooner or later, how to find suburban cottages with gardens, or small allotments, attached to them, where the operatives may find solace and variety in their occupations in town and country alternately.

In course of time railway companies will be induced, as in the case of "Garden City," to establish cheap and easy communication, connecting town and country, serving as a link between the labourer's abode and his place of work, and in this way a new species of village community will arise, in its common interests and corporative tendencies resembling the village communities of the past to which such writers as M. de Laveleye and Mr. Seebohm yearningly look back, but without their draw-

backs, as in the case of the Russian Mir, which are due to a more backward state of civilisation.

These village communities of the future, whilst bearing the aspect of prosperity, like the modern French Commune, will be free from the marks of exhausting penuriousness peculiar to peasant proprietorship in that country.

And, to add another modern instance, the dwellers of these village communities of the future will also be free from the sordid anxieties and increasing activities of village life in New England, as described by Mr. R. Kipling after his visit to a Vermont village, because they will occupy a position of greater security and ease, leaving room for the gentler domesticities and the resources of intellectual repose, corresponding in some measure to the ideal in Ruskin's mind when he wrote: "Ancient Art honoured the palace; that of to-day loves the cottage."

CHAPTER VIII

INDIVIDUAL AND COLLECTIVE EFFORT

IN the foregoing chapters are presented the facts and the existing needs in housing reform, together with the remedies proposed for dealing with them. Here it is intended to consider to what extent the individual is responsible for this, and to what extent the community, where we must look to, State help or self-help, personal effort or corporate action, or a judicious combination of the two. No law can be laid down on this head, each case must be judged on its own merits, each locality must be guided by its own circumstances. Much must be left to private initiative, and much to co-operative action. Some matters can only be taken in hand by the central authority and the local administrative organs acting under its direction and supervision, with clearly defined instructions as to what is optional and what is obligatory according to the existing law on the subject.

One thing, however, has to be carefully avoided in all cases, namely, the tendency of shifting responsibility on the shoulders of others. Also one important principle must be maintained if any good is to come out of the present movement, the principle that it is the duty of every individual citizen to do his or her part in the solution of the housing question, since the health of every member of the community hinges upon this. "For if one member suffer, all the members suffer with it."

To begin, then, with the individual! "The individual holds the key." For the community, as such, consists of individuals; it is the individual who starts the new idea,

and stirs up the conscience of the few ; these, in turn, influence the many, and thus, by a powerful personal impact, the dull multitude is made to follow. It is men like Lord Shaftesbury in the immediate past, or Lord Meath in the present, it is such philanthropists as Mr. Peabody, or Miss Hill, whose force of will and character originate and by a well-sustained enthusiasm overcome the *vis inertiae* of the indolent and indifferent mass of their fellow-citizens. It is their genuine pity for human suffering, and their hot zeal for the common welfare, which send the sparks flying right and left, kindling the fire of reformatory fervour in the mass of their countrymen and countrywomen. When thus much has been accomplished by personal effort, the parliamentary orators begin to murmur that something must be done ; it is when public feeling is strong that stirring speeches are made in Parliament, duly reported in the press, to catch the public ear. But it is "the man in the street" who has to be roused first, for it is his strongly expressed will that the politician voices in Parliament. The expression of the public mind, informed by a few earnest social reformers, is then echoed by its representatives in the legislature, and thus the machine which makes the law is set in motion, though like the mills of God it grinds slowly, grinding "exceeding small," but, not invariably, with exactness grinding all.

In the same way, it depends on the state of local opinion whether the local authority will carry out the provisions of the law in part or in their totality, or whether it finds it wiser to leave them in abeyance.

The most important matter, therefore, is, in the first instance, to make use of the *argumentum ad hominem*, to point out that it is each man's duty, as a responsible citizen, to give his careful attention to this matter, and to perform his part, however humble, in the great work of providing healthy and habitable homes for all who need them in the most economic and, at the same time, in the most efficient manner. Impressed by this high sense of

duty, Miss Octavia Hill, one of the earliest pioneers of the movement, set to work, as she says, "to free a few poor people from the tyranny and influence of a low class of landlords and landladies; from the corrupting effect of continually forced communication with very degraded fellow-lodgers; from the heavy incubus of accumulated dirt; so that the never-dying hope which I find characteristic of the poor might have leave to spring, and with it such energy as might help them to help themselves." "I had no great ideas," she modestly adds, "of what must be done for them, my strongest endeavours were to be used to rouse habits of industry and effort, without which they must finally sink—with which they might render themselves independent of me, except as a friend and leader."

For this purpose Miss Hill purchased overcrowded houses in a dilapidated state, occupied by tenants poor and careless about the laws of health, and with the assistance of a number of devoted fellow-workers, and by the introduction of improvements, she tried by degrees to educate the tenants, first placing them into large rooms, and so helping them to get rid of dirty habits, repairing the tenements, reforming at the same time the tenant, putting a premium on punctuality in paying the rent, and holding out a wholesome fear of ejectment to those who might otherwise prove unreclaimable in their manner of life. Thus by a combination of tact and firmness she succeeded in the end in producing a remarkable change in both the houses and the habits of the inmates. The financial result was that the properties yielded 5 per cent. profit on 5000 houses, belonging to various owners in London, but under her management. There was even a balance after paying all rates and taxes and insurance, which was spent in further repairs and improvements, whilst the tenants were given to understand that it was to their own interest to keep the places tidy and decent.

It should, however, be noted that no such scheme as

this can work well without the ready help of capable co-workers, a staff of voluntary assistants, such as Miss O. Hill readily secured for her enterprise. Her personal example induced the Borough Council of Camberwell to adopt a similar plan, which also proved successful. They purchased the lease of 81 inferior houses at about £15 per house, introduced the necessary sanitary improvements and adapted them for separate dwellings. There was no difficulty in finding working-class tenants for them, which secured good returns. Here we have an illustration how the work, beginning with individual effort, enlisting helpers by the contagion of enthusiasm tempered by discretion, is taken up by others in a systematic manner, and develops into a public organisation.

At the same time there are but too many instances in the history of the movement to show that private enterprise unassisted, ill-regulated, or misdirected, or unsupported by the stimulus of success, after one or two trials, is given up, and thus becomes the cause of discouragement to others. Miss O. Hill, in her evidence before the Parliamentary Commission of Inquiry, pointed out that, in order to avoid such disappointments, the scheme adopted should be a self-supporting one.

The Peabody Donation Fund, established in 1862, by the munificent gift of half a million by the gentleman whose name it bears, is a case in point to illustrate the working of trusts formed by private benevolence. By accumulated profits in the way of rent and interest, the capital of this trust amounted at the close of 1894 to £1,140,904, 6s. 11d. The trustees provided some 11,270 rooms for the artisan and labouring class in London with bathrooms, laundries, and washhouses, used by not less than 20,144 persons, paying an average weekly rent of 4s. 9½d. per dwelling, or 2s. 1½d. per room. The healthy condition of the tenements is proved by the high birth-rate and low death-rate, as compared with that of the Metropolis generally. But it has been remarked by more

than one writer on the subject, that the original intentions of the founder have not been carried out, that in providing room for a better class rather than that of the poorer sort, they are of no use to the persons he intended to benefit, for the rent charged is more than they can afford to pay.

There is in most cases a disposition on the part of trustees to administer such Funds with a view to commercial success rather than to make a liberal provision for the poor. This is what the administration of the Peabody Trust did. Their net gain in 1894 was £29,995, 7s. 7d. Out of this they very generously voted £10,000 to the Prince of Wales' Jubilee Hospital Fund, i.e. out of the rent paid, but from which the poor got no benefit by way of relief as to house-room, yet it was for this purpose solely that the trust was founded.

Bodies such as the Metropolitan Association for Improving the Dwellings of the Industrial Classes are excellent institutions, more especially needed before the era of municipal activity in house building had set in. It provided a large number of buildings most satisfactory from the sanitary point of view, but in this case, too, the houses provided were offered at a rental too high for the poor, and therefore only benefiting a better class.

The same may be said of several other dwellings companies in different parts of London, with the exception, however, of the East End Dwellings Company, founded in 1884 with a capital of £200,000, where the rents are much lower, and where the profits, nevertheless, admitted of a dividend being paid of from 4 to 5 per cent. to the shareholders at the end of 1894.

The model estates of the Artisans' Dwellings Company, founded in 1867, provide accommodation for 30,000 to 40,000 people in receipt of wages ranging from 25s. to 30s. per week. As some of the houses are let to tenants of a higher income, the greater profits enable the Company to let some of their cottages to the poorer sort at a lower rent than they could otherwise have done, and yet at the

same time pay a dividend of 5 per cent. to the subscribers of the capital of two and a half millions raised before commencing operations in 1867. The Leeds Industrial Dwellings Company, with a capital of £70,000, having acquired 1000 houses and fitting them for proper use, pays a dividend of 4 to 5 per cent. The Glasgow Workmen's Dwellings Company, with a capital of over £40,000 provides 677 houses with accommodation for 2900 persons and is also able to pay a dividend of 5 per cent. to the subscribers. All this is very satisfactory as far as it goes, and serves as an encouragement for others to engage in similar enterprises. Moreover, building societies form a connecting link between private and public effort, between voluntary and compulsory methods of providing house-room for the people. But so far it has proved insufficient, since a large number of the people are still left unprovided for.

Even in the London County Council scheme, the high rents charged keep the poorer class at bay, although it has spent £1,125,000 accommodating 3500 persons. Hence the importance of making the community, as a whole, responsible for housing its poorest members. This was felt by those public-spirited persons who founded the Mansion House Council on the dwellings of the poor, and led to the movement in progress among the more important municipalities to procure sites by compulsory purchase in the outskirts of cities, whereon to erect cottages answering the requirements of sanitation and yet cheap enough for those who do not belong to the "aristocracy of labour." But in all such schemes the financial problem presents many difficulties and raises many questions not easy of solution. One of these is the objection that in providing dwelling at a low rental at the public expense, ratepayers are compelled to pay what ought to come out of the pockets of those who are presumably enriched by paying wages too low to enable their work-people to pay for decent lodgment. But who is to regulate the rate of wages?

It is admitted that public spaces, pleasure grounds, and parks, by which the whole community is benefited, should be provided by the local authority, and remain strictly under public management and control. But it is not generally admitted that the erection of houses for the working classes should be undertaken where private effort and voluntary associative enterprise prove insufficient for the purpose. Yet, since the welfare of the whole community is bound up with the proper housing of all its members, the community, as a whole, would consult its own interests best in attending to the matter.

But wherever the responsibility lies and whatever efforts are made, private or public, much will depend in carrying out any scheme of this nature on the individual character of the beneficiaries, the tenants to be placed into the houses so provided. The complaint is heard over and over again that efforts to supply improved dwellings and to make sanitary arrangements, so far from being welcomed by, are often most repugnant to the feelings of those for whom the benevolently disposed provide them. Cases have been known where landlords after going to great expense and taking immense trouble in erecting model cottages, got poor thanks from their tenants, who would have much preferred the old style before the unwelcome clearance and the new regulations came in requiring them to keep them in decent order. What is needed, therefore, is to develop the character of the individuals to be benefited, to educate the people in the science of sanitation and to promote from an early age habits of cleanliness among them.

"Regulations are of *no* avail," says Mr. C. Booth, referring to the blocks of model dwellings, "no public inspection can possibly for more than an hour or two secure order, no resident superintendent has at once conscience, nerve, and devotion, single-handed, to stem the violence, the dirt, the noise, the quarrels; no body of public opinion on the part of the tenants themselves asserts itself; one by one, disheartened, the tidier ones

depart, the rampant remain and prevail, and *often with a very fair show to the outsider* the block becomes a sort of pandemonium." And, he goes on saying, "No one can tell what goes on within from the fair appearance without."

The same, no doubt, is true of other model dwellings, though not to the same extent. In all cases the personal equation counts for much, the individual factor comes in as an important element in the solution of the problem before us. On this account each young citizen should be taught in the school, and each adult, still open to conviction, in popular lectures, and also by means of superintendence and inspection, to adapt themselves severally to the new environment provided for them. It is the young, however, who grow up under the new conditions and with new ideas on the subject, on whom the health and happiness of future generations will mainly depend.

"Even if the cost is lowered considerably, and buildings are provided," says Mr. Chamberlain, in his evidence before the Royal Commission, "for the working classes at cheaper rents, even then there will always be great difficulty in housing the lowest class, on account of their destructible and disagreeable habits to their neighbours. . . . There seems to be no scheme at present suggested to us for meeting the difficulty in the case of the lowest class of all. . . . I think you must rely upon the gradual spread of education more than upon anything else" (p. 460).

Such people can be put into a state of salvation from filth and moral degradation, but if any good is to come of it they must be taught to work out their own salvation in acquiring those good habits which alone will fit them for their superior habitation.

As to the better class of operatives, the élite of labour, these are in a very different position; they can by means of combination and co-operative effort acquire their own houses by means of slowly accumulating

savings, or borrowed capital, repayable in easy instalments.

Thus, Mr. Arthur Webb, Secretary of the Co-operative Permanent Building Society, in his report on the work of Building Societies in Great Britain and Ireland presented at the International Congress at Liège, held in 1905, could make the pleasing announcement that while the weak and bad building societies have gone down, the large and strong societies have grown steadily stronger and are now more firmly established than ever in the public confidence.

The total receipts of the year referred to in the report (1903) had risen to £40,734,366, *i.e.* £10,881,417 above that of 1895; the undivided profit which in this year amounted to £3,074,881 had reached £3,836,273 in 1903, the assets in this year were ten millions and a half over and above those in 1895. Considering the discredit under which these building societies suffered for some years this argues a remarkable success.

The building operations of co-operative societies show similar progress. Mr. Hole, in his work on *The Homes of the Working Classes*, published in 1866, quoted by Mr. J. Ludlow and Lloyd Jones in their own work on the *Progress of the Working Class*, 1832-67, speaks of "9000 working-men in and around the town, who have supplied themselves with superior dwellings of their own," that "in six societies, comprising 14,973 members, the amount of money actually received up to 1st June 1865 was £865,000, and the amount advanced on mortgage was £561,000; of which the sum £302,500 has been absolutely redeemed, leaving £259,000 now due on mortgage."

Also in his evidence before the Royal Commission on the Housing of the Working Classes in July 1884, Mr. B. Jones says:

"I may perhaps be allowed to remark that I am of the working class; as the manager of the London Branch of the Co-operative Wholesale Society, I am in the employ

of working people, and am always among them. My position in the co-operative body has given me exceptional opportunities of studying some social questions, and especially how best to create habits of providence, self-reliance, and association among the people. I am convinced these suggestions (in favour of co-operative house building) would have a very powerful tendency in the right direction, and that this plan of teaching people how to do things for themselves is much superior to the plan often adopted by philanthropists of doing things for the people."

From the last Report of Co-operative Congress, held at Birmingham in 1906, we learn that during the last few years there has been a rapid development of the co-operative house building, known as "The Co-partnership Tenants' Movement," which was started by the formation of an association called "The Tenant Co-operators Limited," in 1888. The chief ideas advocated by this Co-partnership were: The restriction of interest on capital, any surplus going to tenant members in accumulated shares, and the laying out of building estates with a view to securing the best social results. At present this body possesses in several localities about 186 houses, and property valued at nearly £72,000 in the aggregate, apart from £10,000 in possession of the Garden City tenants under an agreement to build 130 houses within eighteen months on ground leased from the Garden City Company. The Co-partnership Tenants' Housing Council also took part in the Cheap Cottage Exhibition, and held its first annual meeting at Letchworth on the occasion of the opening of the Cheap Cottage Exhibition, for which the Garden City tenants built a pair of cottages, which received a price.

Altogether there are 224 co-operative societies with a capital a little over £5,000,000 invested in providing nearly 25,000 houses. One-sixth of these are owned, managed, and let by the societies, as landlords; the remainder are sold or being sold to members. To assist

local societies the Co-operative Wholesale Society lends them capital for housing purposes at $3\frac{1}{2}$ per cent.

The associative principle admits of wider extension on these lines, in building cottages or tenements, as has been suggested, in the form of quadrangles with common bathroom, washhouses, and playrooms for all the dwellers in such quadrangles, whilst keeping the cottages detached for separate family use. This would secure a kind of "communal centre," whilst at the same time maintaining privacy in all essentials. The recently published Report of the Departmental Committee on the subject of Small Holdings contains a strong recommendation to extend co-operative efforts, with the aid of the State, to small holdings attached to the houses (pp. 47-9).

In the case of co-operative house building, we are informed, a considerable stimulus was imparted to the movement by the Women's Co-operative Guild. This suggests the important function of woman in seconding both individual and co-operative effort, in short, the feminine element in the solution of the housing question. And this, again, suggests the importance of training all girls in schools, and grown-up women by means of lectures organised by the Technical Education Committee of County Councils, in matters of domestic economy. For, after all, the thrift and foresight, the good management and discretion of the household, devolve mainly on women and women co-operators. In preventing extravagance and waste they become the virtual collectors of large reserve funds, which swell the volume of accumulated co-operative capital.

Moreover, whatever the house reform movement may owe to the exertion of individual and associative effort, to private philanthropy, or the action of public authorities, —in the last instance it is woman who makes the home what it is, and we cannot more fitly close this chapter than by quoting the well-known passage in Mr. Ruskin's *Sesame and Lilies*, defining in glowing words woman's great mission in the homes of rich and poor alike.

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“Wherever a true wife comes, the home is always round her. The stars only may be over her head; the glow-worm in the night-cold grass may be the only fire at her foot; but home is yet wherever she is; and for a noble woman it stretches far round her, better than ceiled with cedar, or painted with vermillion, shedding its quiet light far, for those who else were homeless.”

CHAPTER IX

HELPS AND HINDRANCES

It has been said that self-help, co-operation, and the capitalisation of work are the truest spurs to the advance of a true democracy. Now the freehold dwelling of the workman might well be regarded as the visible sign of this advance, and with the removal of the cloud hanging over the building societies, and the progress of co-operative buildings associations, a further advance may be expected in this direction. If aided by advances of capital from the employers of labour, as in the case of the South-Eastern Railway Company assisting its employees to purchase their own dwellings, or by public credit, as in some foreign countries, a considerable increase of small leaseholders or freeholders, as owners of houses, may be looked for in the immediate future.

But in order to the real elevation and advancement of those intended to be benefited, much more is required than the application of such palliatives. It is necessary to go deeper, to the root of the matter, or to rise higher and take a broader view of the position, remembering that as the housing question is only a segment of a circle of social problems, so a vast number of interests are to be considered, and a great number of persons will have to contribute their share to its solution. To call into existence a happy peasantry with a minimum of proprietorship, and a contented town population engaged in various industries and living in their own country-houses with small gardens, within easy reach of their places of employment, we must look for help of a more

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far-reaching character and try to remove serious hindrances and faults of character in those whom it is intended to benefit thereby. To these helps and hindrances we would now call the attention of the reader.

Among the helps, first in order of time and importance comes the education of the young, training them in habit of self-discipline, self-help, and self-respect, inspiring their minds in the most impressionable period of their lives with high ideals of home-life, and the extreme importance of observing the laws of health and domestic economy.

This could be done best by means of interesting reading-books, with attractive descriptions of the habitations of the most civilised nations, together with a poetic presentation of home-life, past and present,—also selections from various Utopias, holding out vistas of a more perfect social life in the future. Added to these which appeal to the imagination, there might be easy lessons on civic duties addressed to the judgment and practical understanding of the simple, to maintain mental balance. Thus, whilst holding up to general admiration the beauty of a refined cultured existence, attention would be drawn at the same time to the limitations or barriers fixed by existing circumstances.

For the adults brought up without these educational advantages, popular lectures on sanitation and the distribution of publications in popular form, small in compass, but packed with useful information, might convey the same lessons. This might be easily arranged by the committees for technical education, appointed by the County Councils. Meetings for lectures arranged for the purpose in given centres, and followed up by discussion, would tend to exercise the critical faculty, and bring home their lessons with greater clearness and force.

To these might be added, again, "information courses," similar to those at the Prussian technical colleges, or architectural and domestic hygiene in places of higher education. All this would help in educating public

opinion, so as to enable it to form a more intelligent view of the whole question.

The formation of special societies, or the amalgamation of some already in existence, for the promotion of these objects would afford further help in spreading rational views on the problem, enlightening the mind and removing those prejudices which are the result of exaggerations of sanitary cranks. They would also tend to put to shame the swaggering indifference of thick-hided Philistinism, which is only too ready to throw a wet blanket on every proposal of sanitary and housing reform.

Nor should it be forgotten that in affording facilities by train and tram for the workers in towns living in the adjacent country, this serves an educative purpose in developing concurrently the quickness and alertness of mind peculiar to town life with the calm sobriety and even temper peculiar to life in the country. There is the additional advantage arising from the mixture of different classes in travelling to and fro. This was suggested by Sir E. W. Watkin, M.P., in his evidence before the Royal Commission. In reply to the question put by the chairman: "Apart from the benefit that it is to the workingmen to get out into the country, where they have better houses and fresher air, do you not consider that the use of these trains is a very civilising and humanising thing amongst the people in leading them to better habits?" he replied—

"I think that the mutual restraint that comes by the mixture of classes in a train, meeting together on the platforms, and going up the same staircases, and all that, has a very improving effect. I think there is nothing so improving to the lower classes, as to see a good deal of the classes above them" (p. 359).

To this we venture to add that it will also assist the higher classes in forming a more correct estimate and a more favourable opinion of those below them by noting their native courtesy, worth of character, and modest, though independent, bearing. It will lead the former to

take a deeper interest in their humbler, though by no means always subservient, fellow-citizens. This, we hope, may result eventually in a better understanding and reciprocal regard in their varied relations.

We next turn to helps to be obtained from the several professions, clerical, medical, and legal, in solving the housing problem. What the clergy can do may be learned from Charles Kingsley, as one of the earliest pioneers of sanitary reform, in his "sacred crusade against dirt, degradation, disease, and death," teaching the well-to-do of his own day in sermons, lectures, books, and tracts, that "by abolishing foul air, foul water, foul lodging, overcrowded dwellings, in which morality is difficult, and common decency impossible," they were doing a work which would render reformatories, ragged schools, and asylums unnecessary.

"Let the man who would deserve well of his city," he says in another place, "set his heart and brain to the great purpose of giving the workmen dwellings fit for a virtuous and a civilised being, and like the priest of old, stand between the living and the dead, that the plague may be stayed."

It is interesting to note that several clergymen examined before the Royal Commission in 1884 were able to state that they had actually lived in the model dwellings of the poor, where they saw the whole change going on from the slum state to that of the model lodging-house, whilst others lived in the city baths to make themselves acquainted with the life there. In this way they could bear witness to the noble struggles of the poor from personal experience and contact amid the fierce temptations by which they are surrounded. There are cases known to the present writer where clergymen of considerable means and social position have preferred living in the very heart of the Liverpool slums among their poor parishioners, with the simple object of raising them to a higher level, and in some measure easing their burden. It is within the power of all denominations in

the pulpit, the church room, the lecture hall, the rooms of young men's and young women's societies, clubs, and guilds, to help forward the work in the same spirit, though by various methods under varying conditions.

Thus they may engage in "the service of man" in a manly fashion, which would have the advantage of stimulating their fellow-men to become worthier citizens of the world in which they live, as an excellent and useful preparation towards the realisation of their aim of becoming citizens of the Kingdom of Heaven.

Physicians like Dr. G. V. Poore, and the highly trained and superior class of medical officers appointed of late years by the County Councils of greater towns in superintending the work of their subordinates, the inspectors of nuisances, have ample opportunities, such as no other profession can command, to draw attention to existing evil, and to point out the necessary remedies. It is they who first discover the actual state of things in the dwellings of the poor, and who can check mistaken or erroneous returns, whether erring on the score of exaggeration or under-statement, or by falling into errors in statistics founded on insufficient data, or by prejudiced inferences drawn from an imperfect acquaintance with the facts. It is they who can put their finger on the real dangers to public health, and to prescribe the appropriate measures for their removal. In their reports to the sanitary committees or city councils on housing they can point out how diseases arising from neglect of drainage, deficiency of air and water, and such-like causes become in the end a "costly luxury"; that it is cheaper to pay the full price for preventive "state medicine" than being in the end compelled to pay a much heavier price in trying to alter a state of things which would never have arisen if proper precaution had been taken in time.

Thus Dr. Thorne, in his report some ten years ago, stated that he had "no hesitation in asserting that the exceptional expenditure incurred during the period

1893-95, when the country was exposed to the test of the late European cholera epidemic, was one which, even from the financial point of view, must be classed as reproductive." Others, like Dr. W. J. Simpson, in a paper read before the Rural Districts Council Association on the Rural Housing and the By-laws connected therewith, published in pamphlet form by the Rural Housing and Sanitation Association, can throw out most useful suggestions on the subject.

The legal profession has a function more directly affecting the housing question, in the help it can afford towards simplifying the process of legal transactions connected with it; in the removal of legal restrictions, and reducing expenses in the transfer of house or landed property; in the discovery, more especially in country districts, of methods for raising loans; or by legal advice in framing local by-laws, and explaining to the lay mind the often intricate sections of Acts of Parliament relating to the housing of the people.

The profession of architects, as may be seen from the report of the Cheap Cottage Exhibition at Letchworth, can render invaluable aid in framing of plans for building with a view to economy and efficiency, for the guidance of philanthropists and municipalities in carrying out schemes for re-housing, and also by helping the smaller and more ignorant builders with little experience in their work. They also can help in protecting the too confiding public against enterprising building firms who put profit before principle, and trade on the ignorance of the unwary in such matters.

In the last instance, however, the help most in request is that of the district councillor, and to some extent the parish councillor, possessed of intelligent sympathy and sufficient force of character to impress his own will on that of his fellow-councillors. For here the multitude of councillors does not invariably produce a superabundance of wisdom. Therefore men are needed on sanitary committees, boards, and the rating authorities who can

use their influence in getting any parts of existing Acts of Parliament adopted, irrespective of the natural dread in local bodies of increasing the rates. The same applies to county councillors who are not alarmed unduly by the magnitude of the demand on the public purse in adopting any scheme for the relief of the houseless and homeless.

It is the Parish Councils who must apply to the Rural District Council, or in default of this to the County Council. And it is at the option of any one county councillor to propose the appointment of a county medical officer of health to supervise all districts, and take action if the District Councils are in default, or propose steps to make the necessary official representation, or propose such steps on the part of the local authority as would put into operation the provisions of the Small Dwellings Acquisition Act of 1899, or the further Amendment Act of 1900, which thus far has produced results which are rather disappointing.

The ratepayers who elect the councillors have power to help as well as to hinder, for it is open to any person to complain in writing to the local authority in the case of insanitary conditions so as to ensure their removal, or to appear at a local government inquiry on any housing or improvement scheme, to take on lease from the local authority, with their consent, any land acquired by the Council, either by agreement or compulsion, for building working-men's dwellings, and borrow from the Public Works Loans Commissioners half the money required to carry out a house-building scheme for workmen.

Any householder with three other ratepayers may, in writing, complain of any unhealthy dwelling-house, and with eleven other ratepayers demand an official report on an unhealthy area, and appeal to the Local Government Board if it is not condemned. Considerable powers, moreover, are given to working-class occupiers and others to hold landlords responsible if any house

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is not in all respects reasonably fit for human habitation, and owners of property may arrange with the local authorities under given conditions to carry out improvement schemes when required.

Financial difficulties might be overcome with the help of trade unions and co-operative bodies investing part of their surplus funds, not only in their own building operations, but in lending them out to struggling building societies and others by way of encouraging the erection of suitable dwellings. Also by instructing their parliamentary committee to give their support to any measure introduced for this purpose.

Chambers of Commerce and Chambers of Agriculture might render serviceable aid in the discussion of existing requirements and difficulties which stand in the way. Thus by the sifting of opinions in fair debate they may remove prejudice and dispel ignorance, and finally reach sound conclusions from an independent standpoint of disinterested, and therefore impartial, deliberation.

As already Housing Councils have been formed in the large towns, such as the Mansion House Council in London, the Liverpool Housing Association, and the Sheffield Association for Promoting Sanitary Reform and the Better Housing of the Poor, it is not too much to expect in the no distant future to have a National Council for the whole country, and an International Council adumbrated by the International Housing Congress already existing, which met at Liège in 1905, and was attended by a number of delegates from this country. The deliberations were most interesting, and much valuable information may be obtained from its voluminous report just published, and referred to more than once in these pages.

In this way, by the collective wisdom of local, national, and oecumenical bodies and their deliberations, some ripened plans may be arrived at for dealing with the subject in a comprehensive manner. Their

discussion may in the end produce not merely high-sounding resolutions which may not lead us very far, but resolute action on sound principles for the removal of what still constitutes one of the darkest spots in civilised life.

Among the chief hindrances we would mention as the most formidable the congenital deterioration, physical and moral, among the submerged ten thousand during a long period of neglect, since all the efforts of reforming the rising generation will prove fruitless so long as the contaminating influences of home life remain to be what they are. This is more than once referred to in the Minutes of the Select Committee on the Housing of the Working Classes.

A less formidable hindrance, but by no means easily removed, is the low moral standard of small owners of house property, whose determination to save the expenses of necessary repairs defy the most careful supervision, more especially as their poverty-stricken tenants are in collusion with them in concealing defects from the inspectors, because afraid of being temporarily or permanently unhoused by the demolition or renovation of their wretched dwellings. Another hindrance is the unwillingness of railway and commercial companies to provide dwellings for their work-people or others displaced by the acquisition of sites wanted for the extension of their business. Here we should expect a higher sense of duty. But, with some notable exceptions, these companies, in the pursuit of profit and the anxious endeavour to pay a good dividend, too frequently forget that corporate rights imply correlative duties, and that public bodies should not be satisfied with a low standard of commercial ethics, treating the housing question as a subject for sentimental philanthropists rather than one for the serious consideration of a board of directors whose chief business it is to satisfy their shareholders.

The professional classes, too, are too often under the

influence of precedent, and with their conservative habits of thought too much inclined to follow long established custom and routine, and therefore disinclined to take up new ideas and proposals, on the principle of *ne quieta movere*. The indolent pessimism which takes up the cry, "It is of no use to attempt a hopeless task, therefore it had best be left alone," forms an almost insurmountable hindrance. Impatient of small results following on prolonged and tedious efforts, and disheartened by failure in not obtaining immediate relief from elaborate legislation or costly experiment, many well-meaning persons give up in despair, and even offer passive resistance to the more hopeful promoters of housing reform.

Red-tape in official circles, occasional friction between the central authority and local administrative bodies, hide-bound regulations and "stupid by-laws" not adapted to place and circumstances, wilful remissness in the lower class of officials, lack of energy, courage, zeal, and knowledge in the ranks of higher bureaucrats, the impecuniosity of "necessitous landlords," and the unwillingness of their agents, selected in many cases out of the needy class of "aristocratic crétins," their poor relatives, whose sole aim is to save expenses in the heavily burdened estate, the dread of local authorities of incurring large outlays at the expense of the ratepayers, and the apathy of the general public regarding the most reliable statements of those acquainted with the subject with the suspicion of ignorance—these are the hindrances that stand in the way of sanitary reform and progress.

Still, looking back on the past, and comparing it with the present, there is no reason to despair.

The quæsitæ, briefly stated in an able though by no means sympathetic or exhaustive article of the *Quarterly Review* in 1884, are as follows:—

1. The appointment of a sufficient number of inspectors of nuisances.
2. The consolidation of Torrens' and Cross' Acts.

3. The appointment of a Commission to administer them.

4. New rules as to compensation, based on what the rental would be if there were no overcrowding or other circumstances tending illegitimately to increase the rental.

5. No clearance to be made without arrangement for rebuilding the whole area.

6. Government loans at low rates of interest to effect the clearances and rebuild the sites, and an amended Building Act providing sufficient air-space at the rear of all houses.

Most of these demands have been actually satisfied, though some only in a tentative manner.

The "Era of Municipal Renaissance" which may be said to begin with the Act passed in 1890 has produced some results, and there are signs of revived energy and the disposition of making a new start in Parliament and out of it at the present moment. Nor is it too much to say that we are entering upon a new era which in the future will probably be called the New Era of Cheap Cottages. What potentialities there are of further progress, and what remains yet to be accomplished in the immediate future, we may leave to be considered in the next chapter.

CHAPTER X

WHAT REMAINS TO BE DONE

WHAT is to be done, and what are the remedies which admit of immediate application, and which demand immediate attention? We have pointed out in the previous chapters what efforts have been made in the past; what are the actual facts still to be faced; what are the powers under existing laws to meet the urgent demand to improve the sanitary condition, and increase the number of dwellings for the workers and the poor so as to remove the evils arising from overcrowding; we have pointed out the shortcomings of the local authorities, and the steps required to rouse them into greater activity; we have dwelt on the duty of landlords, and the necessity of getting rid of the "slumlords"; we have pointed out the causes why our villages are being deserted, and to what extent the discovery of the cheap cottage may stay the further progress of rural depopulation; we then showed how much of this must be left to individual effort and how much to corporate action, and, in the last chapter, what are the various helps and hindrances in pursuit of these aims.

Here we propose to state briefly what can and ought to be done at once, or in the immediate future. There need be no further delay in the simplification of legislative enactments and of the cumbrous machinery provided for dealing with the matter of housing the people. Changes such as those recommended at the last meeting of the Philanthropic Reform Association, held at the Mansion House on 13th February 1906, for supplementing the existing

Acts, should prove no insurmountable difficulty. But a more urgent reform is a revision and modification of the building by-laws so as to give greater elasticity in the application of details. At present they contain many "ill-considered and coercive rules and regulations," which have the most discouraging effect on private and public enterprise. The Model By-laws of the Local Government Board, for adoption by District Councils, drawn up with a view to satisfy the requirements of suburban dwellings, are unsuitable for adoption in other parts of England, least of all in rural districts. They contain restrictions as to the materials to be used which prevent the utilisation of such as may be easily obtained on the spot with a view to lessen the cost of production. Moreover, they become irksome and irritating, so as to deter philanthropists,—witness the case of Judge Grantham,—builders, or District Councils, guided by economic considerations, from venturing upon any scheme of providing cheap, durable, and even picturesque dwellings, from a fear of transgressing the least of these "stupid by-laws."

The reason for proscribing all materials, except brick and slate, is to render the buildings incombustible. But the danger from fire can be provided against by building cottages on the plan of "The patent concrete and fire-proof timber construction," or others of a similar character, several of which are described and recommended in Mr. Thompson's *Housing Handbook*. This would answer the same purpose and cost a great deal less, and encourage the building of more cottages.

In short, the desirability of framing new by-laws, as was suggested by the deputation received by Mr. Gerald Balfour, as President of the Local Government Board, on the 29th of June 1905, or providing an alternative model set of by-laws, cannot be denied; nor the statement of the same deputation, that there is "great need for securing a fuller use and better administration by local authorities of their existing powers under the Public

Health Act and the Housing Acts." These, it is to be hoped, will receive the attention of the present Government without the least possible delay. As Dr. T. J. Macnamara was one of those who accompanied this deputation, and as these suggestions have found favour in the Report of the Select Committee on Housing of the Working Classes Acts Amendment Bill recently published (see §§ 61 and 62), it is not too much to expect that they will pass into law at an early date.

Again, the abatement of nuisances and the removal of offensive accumulations, as injurious or dangerous to health, as well as the duty of providing a proper and sufficient water-supply, the demolition of erections obstructing the approach of light and air, and provision for at least 300 to 320 cubic feet of air for each individual, the rectification of structural and sanitary defects in dwellings, with due attention to systems of drainage—these admit of no delay, and those authorities who neglect their duty in respect of any one of them should be called to account and dealt with accordingly.

Reports like that prepared two years ago by Mr. T. R. Marr, as secretary of the Citizens' Association for the Improvement of the Unwholesome Dwellings and Surroundings of the People in Manchester and Salford, show to what extent the intelligent public have already profited by experience in making use of the legal powers they possess. Here we read of the importance attached to the drainage of the soil so as to prevent dampness as inimical to health. In the same way it is shown in this report how coldness and dampness, the result of jerry-building and bad repairs, are not only injurious themselves, but indirectly "lead to the closure of all openings and the stagnation of air in order to obtain more warmth." It is shown, also, how "Darkness is known to cause anæmia and to retard the development of animals, and the younger the animal is the greater the effects." Whereas—

"Direct sunshine, and even diffused daylight, warms

and dries, sets up air currents, removes stagnant air, dissipates humidity, resolves unstable compounds and conduces to cleanliness, and the absence of light produces opposite results."

In the case of lodging-houses, strict supervision and inspection must be kept up, with occasional surprise visits and even midnight visitation, as recommended by one of the witnesses quoted in the Minutes of the Select Parliamentary Committee in 1884. This would be an effectual preventative against illegal overcrowding, with its attendant evils both physically and morally. The appointment of voluntary district visitors, as suggested by the National Union of Women Workers of Great Britain and Ireland, to supplement the work of official inspection, would help considerably in the enforcement of sanitary requirements and the prevention of deceptive attempts to elude the vigilance of public inspectors. So, too, the appointment of "health missionaries," as in the case of the Birmingham Corporation, to visit poor families and to report sanitary defects, might serve a good purpose, provided that in performing their duties they avoid fussiness and inquisitorial excesses. Such a body of voluntary agents, whose heart is in the work, would be most useful in spreading information among those whose ignorance rather than lack of sympathy is the cause of their apparent indifference to the fate of their fellow-creatures.

In fact, a great deal must be left to be done by private effort. There are things which the law cannot accomplish even when enforced with rigour and intelligence.

"And what you cannot reach by Statute, draw
Each from the fountain of self-sacrifice."

But even sentiment and sympathy cannot do much without financial support. Money considerations will obtrude themselves as soon as the attempt is made to carry into practice the suggestions of philanthropists and social reformers. Hence the importance of wise husbanding of means in any scheme adopted, whether at the risk

of private benevolence or at the bidding of the local authorities. For every costly experiment which proves unsuccessful or leads to pecuniary loss is used as an argument against any future attempts of a similar nature by the opponents of such improvements. In any building scheme the cost of site, with due regard to position and local circumstances, has to be carefully considered, so as to provide dwellings at low rents without imposing too heavy a burden on the ratepayers. Now, the cost of sites for building purposes in or near overcrowded centres is the most important item in this respect. This constitutes the "problem of the outer edge." Steps should therefore be taken long before building operations are undertaken so as to acquire land—a hinderland, at some little distance, with a view to future use. This would prevent a possible inflation of land value, or an unprincipled rise of price by artificial means.

The cost of building comes next to be considered in the erection of dwellings well planned, well built, with ample space around them, a type of house suitable for healthy life, whether as "suburban retreats" for the workers in towns, or cottages in the country. Savings can be effected here by a careful use of less expensive materials than brickwork and timber, especially if such materials can be found in the neighbourhood; in other cases, of the acquisition of defective buildings capable of renovation to be remodelled and repaired for ordinary use. Thus a limited liability company in Leeds acquired blocks of property in the crowded parts of the town, and, by a judicious weeding of the worst houses and careful reconstruction of the others, saved for the town many houses which otherwise would have become slum property.

A reduction of cost in all cases which demand a great outlay could be effected by obtaining Government loans on easier terms than at present, and in no case above the market rate of interest. Also by an extension of the periods of repayment it has been pointed out, *e.g.* by Mr. Alderman

Thompson, that "the interest paid by the municipality from the rents of the working men's dwellings for the capital involved in their construction is from 20 to 40 per cent. more than the workman gets from the State for his own capital. Thus while $2\frac{1}{2}$ per cent. is the normal rate of interest given to the workman who lends his money to the State, 3 and $3\frac{1}{2}$ per cent. are the rates only too often demanded in respect of State money lent for housing the workman. In this way an unnecessary deficit is sometimes created in certain housing schemes, framed under Part I. and II. which are said not to 'pay.'"

It does not seem just that the poor tenants should be compelled to redeem a debt of this nature by paying a higher rent, including charges for the sinking fund on houses which eventually become the property of the municipality. Some of the Town Councils adopt the more equitable plan of fixing the rents in such a manner as to provide simply for the interest on capital laid out and cost of repairs and management, and enough to cover rates and taxes, but excluding the annual charge for providing towards a reduction of the sinking fund.

It has also been suggested in some quarters that savings banks should be allowed, as in some foreign countries, to lend some of their capital on easy terms for this purpose.

High rents, it has been said, should be met by higher wages, not by charity, individual or communal, as at present, when building houses for the working classes in many cases amounts to a bounty in aid of wages. But wages cannot be regulated by the State, and employers of labour cannot be compelled to pay higher wages than their men will accept. The same argument applies to the suggested "fair rent court" some wish to see established for the protection of poor tenants. But it is quite within the competency of the legislature to lower the rate of interest charged on Government loans, and to extend the period of repayment to fifty, sixty, and even

seventy years, and thus lessen the proportionate charges per annum in respect of the sinking fund, and this on the ground of public utility. Nor is it unfair that future generations should thus contribute their share of the purchase money in consideration of the advantage accruing to them by the transaction. When the Town Councils acquire the land to be held by them in perpetuity, and when the sites for houses and other buildings are let by them for a term of years, it is eventually the towns who, as owners, benefit by the unearned increment. It is only fair that they, too, should provide the fund for their acquisition.

A considerable reduction in the cost, too, might be effected by remitting the payment of stamp duties, and exemption of rates and taxes, partial or complete, in the case of small holdings or working men's dwellings in town and country, greater power of discrimination being given to assessment committees for this purpose.

On the other hand, some financial relief might not unreasonably be expected from an equitable taxation of land values, as these rise in consequence of improvements at the cost of the local authorities. The owners should therefore be compelled to contribute their share in aid of them. Nor can it be denied that the community has a right to safeguard the life and health of the dwellers in towns at the expense of those who have grown, and are growing, rich in this way, in profiting by the general development. If the rating of ground values included the values of building land held vacant, this would probably act as a spur to sell sites for immediate building, instead of holding them for a further rise in the price for land. Some 450 local authorities or more, including 166 corporations, have given their approval to this principle.

To recapitulate! The requirements for an early solution of the problem are as follows. A simplification and improvement of sanitary and building laws and by-laws, the removal of vexatious and expensive formalities and other legal impediments productive of dilatory methods in

building, simpler forms of compulsory purchase of land at a fair price by the local authorities, including land situated in the outer zones of towns, to prevent the fictitious rise of land values, careful planning and economic management of building estates so acquired in the outskirts of cities or in rural districts, the grant of housing loans by Government and savings banks at a low rate of interest, so as to provide for all exigencies and leave ample room for expansion in any housing schemes in the future, and all this in order to provide dwellings at a rental which the poorer class of working people could afford to pay.

But, cries the English taxpayer, rubbing his eyes with a sort of incredulous wonderment, saying with a certain stupid personage at one time occupying the throne, "Est-il possible?" If we direct our attention to Ireland, and the manner in which the Irish have tackled the housing problem, we shall see what can be done if the matter is taken in hand resolutely with vigour and decision. The Act of 1890 with some modifications applies also to Ireland. Here, too, there have been a series of enactments from 1881 to 1897, partly repeated by the Local Government Act for Ireland in 1898. But besides these, under the Land Purchase Act of 1891 it is provided that for every £100 advanced for land purchase, 5s. should be paid to a guarantee fund and ultimately applied towards the cost of providing cottages in the counties where the purchased lands were situated. The same Act provides also for the payment of £40,000 (Exchequer contribution) in every financial year out of the Consolidated Fund, until £200,000 is accumulated, and afterwards to the Local Taxation Account for distribution among certain municipal boroughs, and the residue to be divided between them and applied towards the cost of providing cottages under the Labourers' Act.

The Irish have made a much better use of these enactments than the local authorities in this country; they also

know how to make their grievances known in a more effectual manner to law makers and law administrators, and more regard is paid to their demands accordingly.

Since the guardians have had power given them, from 1885 to 1892 no less than 16,056 cottages have been authorised to be built, and 14,034 have been actually erected, with an area of garden in many cases. For this purpose the Government has sanctioned a loan amounting to £1,958,680. These cottages let at 8d. to 1s. per week. A measure for extending further facilities in providing cottages and allotments by the Rural Councils has just passed through Parliament. A great deal, too, has been done in Dublin and other great towns. In the third report of the Royal Commissioners inquiring into the housing of the working classes in 1885, as in similar reports published about the same time in England and Wales, some allusion is made to improvements in consequence of the operation of previous Acts. It also mentions some peculiar circumstances which are not to be met with on this side of St. George's Channel, such, *e.g.*, as the existence of a number of vacant houses in Dublin. The method to fill these in the adjacent township of Rathmines is instructive. Here no remission of rates is allowed on uninhabited houses. The result of levying the rate all round was a fall in the general rate, and with it a considerable fall of the rents. For it was found a more profitable thing to let the houses instead of letting them stand idle and paying rates besides. The additional supply naturally diminished the demand and brought about a fall in the price of rent. This applies to what we have said about taxing to the full of its building value vacant land in the proximity of English towns. Dublin at the time of the publication of this report had a number of houses, situated in what were formerly wealthy and fashionable quarters, and were still in substantial repair, and therefore admitted of being turned into tenement dwellings by structural alterations for this purpose. Nevertheless there was great need for sanitary reforms, especially as regards

the single-room system. Thus out of 54,000 families in Dublin 32,000 lived in single rooms. With the characteristic alertness of the Celtic race, the matter was attended to as soon as the law enabled the authorities to take action, so that Sir C. A. Cameron could report that from August 1879 to December 1903 no less than 3641 insanitary houses were closed by magistrates' orders, of which greater part have been rebuilt, whilst whole areas and courts have been permanently closed. Besides this, other schemes were carried out under Part I. of the Act of 1890 at a cost of £50,000. Here, too, the main difficulty in effecting domiciliary reforms is the low moral standard of the tenants, who prefer small rooms and narrow passages with dark and dirty corners. "It is hard," says one of the ladies connected with the Alexandra Guild Tenements, "to get tenants who are not lazy, or drunken, or both, and naturally these are disorderly, and greatly resent being turned out." She mentions an amusing case in point. A man who was under notice to quit on account of disorderly conduct began to defend himself and his wife in this fashion: "When told that the wife had quarrelled with the neighbours in the next room, and with those of the room below, and, moreover, had black eyes on two occasions, his answer was: 'Oh, sure, that was nothing at all, miss. I gave her them myself here in the room *quite quietly*.'"

This tenement association connected with the Alexandra College has acquired a number of houses, put them in order, and let them at reasonable rents. The ladies collect the rents and exercise an oversight of the premises, which ensure their being kept in good order.

The Dublin University Social Service Union has formed a limited company on similar lines. From the Report of the Conference between the Parliamentary Representatives of the County and City of Dublin, the Corporation of Dublin, and the Dublin Trades Council on the Subject of the Housing of the Working Classes (1903), we gather that

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under various Corporation schemes some £169,500 were spent on 518 dwellings, besides a sum over half a million in the aggregate which has been invested by several companies in the same way. Similar efforts have been made by the Great Southern and Western Railway Company and the Midland and Great Western Railway Company in providing houses for those in their employ.

There are also private schemes, like the Iveagh Trust, where Lord Iveagh provides £50,000 to erect dwellings for the working classes. These various efforts are summarised in the following table, contained in the Report of the Conference (p. 390).

By the Corporation, number of families	
provided or shortly to be provided	1041
By Companies	4028
By Private Persons	325
<hr/>	
Total	5394

This only affects the capital. There are other towns in Ireland, like Belfast, Cork, and Wexford, where similar efforts are being made, and in all these cases the rent paid is extremely low, and within the reach of the poorest of the poor.

Of the strides made in Ireland in rural housing we have already given some account on a preceding page, and it is enough to say here that over fifteen thousand municipal cottages have been erected, healthy and convenient, and in some cases with a plot of ground of one acre. The cost of such cottages averaged £150, and the rent paid for them varies from 1s. 3d. to 1s. 6d. per week. "The man standing in his own garden, with fairyland opening at the gate, is the man of large ideas," says Mr. J. K. Chesterton in *Heretics*. The Irish peasant will not be turned into an idealist in a day even with these advantages. Still, if these things can be done in Ireland as a step towards a higher ideal by County Councils, influenced

no doubt by a strong nationalist sentiment, there is no reason why County Councils on the opposite side of the Irish Sea should not do the same, though influenced by a higher sense of national responsibility.

"The greatest obstacle to improvement," says a writer in the *Social Service Book for Ireland*, issued by the Church of Ireland Social Service Union, "is the sluggish mass of inert, respectable, well-to-do, Churchgoing Christians in whose hand lies the power to influence the house-agent, the slum landlord, the Government official, the Town Councillors, the Guardians of the Poor, the Members of Parliament. If these latter continue in their apathy, be assured the responsibility falls largely upon those who have the power to influence them, and do not use it."

The lesson might well be taken to heart by the class referred to here in other countries and other Churches.

CHAPTER XI

THE HOUSING PROBLEM IN GERMANY

IN a supplementary volume to the "Report of the Manchester and Salford Citizens' Association for the Improvement of the Unwholesome Dwellings and Surroundings of the People," Mr T. C. Horsfall holds up the example of Germany for imitation in this country, and undoubtedly some of the methods in dealing with the question deserve careful consideration. Yet from the latest reports and other publications relating to the Housing Question which have reached us from Germany, it appears that the results are much less encouraging than the optimistic views expressed by Mr. Horsfall would lead us to expect. Moreover, it has to be remembered that the circumstances of the two countries differ in many respects, so as to render it next to impossible to adopt the same methods here, as Mr. Horsfall himself shows both in the volume referred to and his report presented at the Congress at Liège in 1905. Yet it is important to examine the causes of that efficiency in sanitary administration which is the main characteristic of the local authorities in Germany. This in a great measure arises from the fact of the management of municipal affairs being placed in the hands of a special class of technically trained officials. There are, as in this country, unpaid councillors, but these consist of prominent citizens of considerable intellectual calibre, merchants, scholars, and members of the professions. These are assisted by scientific experts and are presided over by a mayor, who is a paid official, and is selected on account of his proved capacity, holds office for several years,

and has under him a body of salaried members of the Corporation, called "adjoints," to assist him in his work. By these the whole mechanism of local administration and its economic policy is set in motion and controlled. In Berlin there is a body of about seventy-five "citizen-deputies," in addition to the Magistracy and the Council, selected by the latter for their general fitness in such matters, but only exercising consultative powers, as a supplementary body, in managing the affairs of the community. Thus we get the highest type of efficiency in the executive, with the least possible friction or waste of energy. As the paid members of the Magistracy are to all intents and purposes prominent officials—they are elected for a number of years, twelve in some cases—it gives continuity to the system, and admits of plans being adopted to extend over a long period of years, which makes for symmetrical progress.

In short, the Town Councillors of the English borough bear no resemblance to the municipal bodies of German towns as to the amount of general culture and scientific attainments and superior qualifications possessed by that body as a whole. Dignity of office and breadth of view, so essential in the performance of the duties of governing citizenship, are the characteristics of the German Municipal Councillor. Yet with all these advantages of administrative skill and high-minded aims on the part of the authorities, the condition of things in Germany is very far from perfect. But even if it were so, it would scarcely serve as a copy for this country to follow in all respects, since no borough in the British Isles would submit tamely to a system of rigorous police and the omnipotence of officialism which prevails in the governing bodies of German towns.

As a matter of fact we hear the same complaints in Germany as in this country on the subject of the house famine, and the consequent sufferings of the working classes and the poor. But where the Germans excel is in the improvement of surroundings, the "open spaces, decora-

tive shrubberies, parks, and sites for public buildings," their beauty and order all round.

As to overcrowding, we find that one-third of the population of Berlin live in overcrowded dwellings: 738 persons out of every 1000 live in dwellings consisting of only one or two rooms, 367,000 families occupying 21,600 buildings; on an average seventeen families live under one roof; whilst no one family in six hundred has a house of its own; $7\frac{2}{3}$ per cent. live in cellar-dwellings.

In towns like Breslau, Dresden, and Magdeburg, nearly one-half of the population live in one-roomed dwellings; or, to be more precise, in Breslau 400 to the 1000, in Dresden 688 to the 1000, and in Magdeburg 726 to the 1000 live in this manner. In Danzig 48 per cent. of all the households were occupying one-roomed dwellings in 1900. This congestion in the large towns is partly owing to the rapid increase of the manufacturing population and the immigration of the country people, with the rise of German industry ever since 1871. Thus whilst owing to improved sanitation the death-rate is diminishing, the birth-rate is decreasing as a result of dearth of dwelling-room and the miseries it entails. Medical men, like Dr. Hanauer, viewing this matter from the standpoint of the hygienic specialist, express, as some critics are doing in this country, a fear that when town life ceases to be reinforced by the constitutional vigour of these immigrants from the country who now swarm into the cities, the result will be a considerable decrease in the population.

There are also the same complaints heard in Germany about exorbitant rents reaching the highest point in the worst dwellings as in this country, and for the same reason, the most necessitous being at the mercy of the most unprincipled house-knackers. The rise of rent in Breslau from 1874 to 1902 amounted to 41 marks per head in small dwellings. As to what may be called superior dwellings, *i.e.* those of three rooms for one family, in Leipzig the price of these in 1880 was 154 marks; it

had risen to 167 marks in 1900. The rent in some cases swallows up one-sixth to one-third of the earnings. The narrowness of house-room has disintegrating effect on family life, the men cease to regard their houses as their homes. Thus one of the workers was overheard saying in the train in which he was travelling: "I only come home as a guest to my wife." Mr. Haw's book, *No Room to Live*, in a translation, is read in Germany along with native productions of the same kind, which would not be the case if similar difficulties did not call forth this kind of literature there as well as here. If in London the workhouses give shelter to the families of respectable workmen who are without a home, though not without work, one thousand of this unfortunate class had to be temporarily lodged in stables, coach-houses, cellars, barracks, and police-stations in Berlin about Easter in 1900. The city of Hamburg had 5581 more families than there were domiciliary dwellings in which to accommodate them in 1898, 5845 of the same description in 1899, and these rose to 7040 in 1900.

Germany, too, has its group of land reformers, whose aim it is by legal enactments to prevent the arbitrary reserve of vacant land suitable for building purposes with a view to force up its selling value. They, too, prefer demands for taxing unoccupied lands, so as to induce the owners to offer it for building sites on which might be erected dwellings for the working classes.

The most effectual way of doing this, however, and that in which Germany excels, is the adoption of a plan by the municipalities whereby they acquire and annex land near the towns for immediate or deferred building operations. This can be done more easily in Germany because of many small plots being available for the purpose. But there, too, the self-interest of landed proprietors, small and great, offers a formidable obstacle, hence the strenuous efforts of the Association "*Verein Reichswohnungsgesetz*" to obtain Imperial legislation on the following heads:

1. The introduction of domiciliary inspection.

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2. Revision of by-laws and building plans to meet modern reformatory requirements.

3. Supplementary production of small dwellings by a methodical formation of building societies and associations, assisted by public credit.

4. The acquisition of cheap building sites by a reform of the law of transfer, and similar regulations.

5. Revision of the laws affecting the letting of houses and securing rent by restraint.

6. General effort for promoting further regulation for the furtherance of housing reform not touched in the foregoing.

There are a considerable number of associations in Germany actively engaged in house construction, or assisting it by the diffusion of information and advice, by instituting inquiries and the preparation and collection of designs, regulations, etc. There are about 420 Co-operative Building Associations, established on the principle of public utility, which have called into existence house property amounting to the value of three million pounds sterling.

The vast accumulations of capital under the Insurance laws, under which old-age pensions are granted and provision is made for permanently disabled workmen, are freely used as loans for the same purpose at a moderate rate of interest. Thus in 1896, 21·1 millions of marks were voted for this purpose; 21·9 millions in 1897; 35·3 millions in 1898; 52 millions in 1899; 87·5 millions in 1901; and up to 1905 the sum total used in aid of building working men's dwellings was nearly 151 million marks, out of an accumulated capital in possession of these Insurance Institutions of 1170 millions of marks.

Aided in this way the Düsseldorf Savings and Building Society achieved a remarkable success in the erection of small dwellings. Owing to the efforts of the Rhenish Association for the furtherance of working-class dwellings,

the number of public building associations has risen from 20 to 94 in five years. Independent effort by co-operative societies, using their own savings as in the case of the English Co-operative Wholesale, is still in its infancy, and one of the German writers on the housing question looks to the social democracy to set the example in this form of organisation. On the other hand, there exists another form of co-operation, that of the towns assisting building societies in finding the funds. This is done in the town of Frankfurt/a/M., where the Municipality guarantees the interest on the loan raised by the company at the rate of 4 per cent. At Nüremberg the capital is advanced at $3\frac{1}{2}$ per cent., and rents are fixed to cover the cost of construction and maintenance only.

But the most important lesson to be learned from the German towns is their Bodenpolitik (Land Policy), whereby the town becomes the permanent owner of a sufficient area beyond the suburban limit, which enables it to rule the market price of sites for building in its immediate vicinity, and thus to circumscribe considerably the power of land speculation, and to encourage the erection of a sufficient number of working men's dwellings in its immediate neighbourhood, whilst at the same time preventing over-production in the way of house building.

Closely connected with this is their Steuerpolitik (Fiscal Policy), with a view of securing a share of the unearned increment of the ground-rents for the municipality, and to prevent land becoming a monopoly for the benefit of private ownership. This it is intended to bring about by means of Bauplatzsteuer and Grundsteuer, i.e. by taxing of lands and building sites according to their market value or actual selling price. In Prussia this has the sanction of the law of the land. In other states, e.g. the Grand Duchy of Hesse, proposals to the same effect are being submitted to the legislature; whilst in the Grand Duchy of Baden, exchanges and redistribution of plots of land can be ordered by authority, so as to meet the exigencies

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of building, in despite of objection on the part of the owners.

At the annual congress of the Social Democratic body in Bremen two years ago a resolution in favour of a law of taxing land for the whole Empire was adopted, and similar views have been expressed in the debates on the housing of the working classes in the Congress last year. In some of the German states, like the Duchy of Braunschweig, prizes are held out to builders of useful and cheap dwellings; whilst in others, proposals are under consideration for granting state credit for such enterprise.

To prevent depopulation of rural districts, advances are made to workmen or small tradesmen in the country to enable them to build their own houses. Thus in the district of Johannisberg in Eastern Prussia, 150,000 marks were granted for the erection of dwellings for agricultural labourers. It has been suggested also to make use of easy communication by means of waterways and light railways to help forward the work of decentralisation. There are those, too, who recommend free fares for working men in trams for travelling to and from their work, and this at the expense of the Communes, on the ground that such a measure would be for the benefit of all the citizens, in the promotion of health and vigour throughout the Community.

A peculiar institution exists in the Grand Duchy of Hesse, the premier state in Germany, as to housing reform, under the title of Landwohnungsinspektion, which consists of a central office, rendering assistance to the local authorities and others by information and advice in promoting the creation of building societies, and showing them the way to procure loans, and in other respects helping the cause in publishing statistics and reports bearing on the subject. The creation of similar institutions in other states of Germany has been strongly recommended, and, also, in addition to these an Imperial office, acting as a central office for the whole

of Germany, thus affording a much wider scope of usefulness.

Private philanthropy of the Peabody type has been less conspicuous in Germany. There exists one such trust, however, the Aders Trust, founded by the late Judge D. Aders, who bequeathed half his fortune of about £100,000 to the town of Düsseldorf for procuring dwellings to accommodate the poorer sort at a low rental.

There is also the well-known firm of Krupp at Essen, which employs some 30,000 people, for whom it has erected from 4000 to 5000 dwellings at the cost of a million pounds sterling. Some of these dwellings have passed into the ownership of their workpeople. When the settlement was visited by a committee specially appointed by the town of Ulm to gather information for the benefit of the municipality in its endeavour to deal with the housing problems, and the committee complimented the housewife on the cleanliness and comfort of one of these houses, she brightened up and said: "Yes, and it is our own property." The visit to Essen, Mr. Horsfall tells us in his account of it, left the committee with the belief that "Love of home and fireside, joy in family life, pleasure in work, all have their roots in a good and wholesome dwelling, and most of all in a dwelling of one's own."

In laying out its own plan for the erection of working men's dwellings, the town of Ulm was careful to avoid the evils which necessarily spring from the existence of large districts, inhabited exclusively by working people. They provided houses of various sizes for different kinds of tenants, with a view to have a mixture of various classes in the same locality. Such a plan is more suitable to Germany than some other countries, and among other reasons on account of the superior intelligence and bearing, the result of better training, physical and moral, of the workers and lower middle-class in that country.

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The general result, then, of this inquiry into the present condition of the housing problem in Germany, and the methods adopted there to solve it in a thorough-going and practical manner, brings out forcibly the fact that, so far as the action of the towns is concerned, it is far in advance of this country. It also shows that the objections, like those of Mr. J. S. Nettlefold, chairman of the Housing Committee of the Birmingham City Council, that municipal house building is more expensive and less efficient than private enterprise; that it results in taxation of the many for the few; and, moreover, that every house built by a local authority stops at least four being built by other people, do not hold good in German cities. In Magdeburg, for example, where the town assisted with credit some of the building societies and private builders, these have subsequently, by their independent action, saved the Town Council any further trouble in building small dwellings. In Frankfort/a/M., by friendly co-operation between private builders and public building companies on the one hand and the Town Council on the other, some 3000 small dwellings were erected without much difficulty, and without proving a burden to the town afterwards. It is perhaps in this way of friendly co-operation and mutual support of private and public enterprise, and with the financial aid of State credit, that the problem can best be solved. In these German towns, as in England, arguments were used at first, notably so at Düsseldorf, against municipal enterprise; but in the end wiser counsels prevailed, steps were taken to obtain land, build houses, and let them, thus keeping them under municipal control throughout with the most satisfactory results. But it has to be noted, this was more especially the case when the State made it obligatory on the communal bodies to take these steps in the first instance. Where, as in Saxony, the law permits or prescribes such modifications of the by-laws as will give free play to individual and local tastes, and only

imposes limits when these are needed to protect health and give security from danger, no difficulty has arisen so as seriously to imperil the success of the enterprise. Nevertheless, it has been observed by German critics on the subject, notably by a writer in the *Jahrbuch der Wohnungsreform* for 1904, that this liberty has not been taken advantage of so largely as might be expected.

Prussia, which in some respects is behind other German States in this matter, and where the present proposals for legislation on the subject are far from meeting with favour, had, nevertheless, provided some 28,000 dwellings for workmen and smaller officials in State employment up to the end of 1899, having at the same time authorised loans to the amount of 20 millions in aid of erecting working men's dwellings during the years 1895-1900.

In some cases the combined action of the State and the municipalities has proved eminently successful in overcoming financial difficulties, notably in Hesse, by the establishment of a National Credit Bank. And the National Inspector, who acts as secretary of the Hessian Central Union for the Erection of Cheap Dwellings, in a speech delivered at a meeting of the Union of Rhenish Building Societies at Elberfeld in 1903, made an important proposal for the foundation of Mortgage Banks, whose chief object it would be to lend money to building societies of public utility. The growth and activity of these associations have been considerable of late years owing to the encouragement they have received from the Government of various States in Germany. Thus in the year 1904 the Bavarian Government placed 1,300,000 marks at the disposal of the authorities connected with the institutions of public communication to provide houses for those in their employ; whilst in the Grand Duchy of Baden the erection of small dwellings is encouraged by the offer of 70 per cent. of the cost by means of public loans. As in the case of towns like Ulm, so in

other towns—this, too, has an educative influence. Here, we are told, the example of the Town Council has had the effect of inducing employers of labour and building associations to take the work of erecting working men's dwellings in hand with much energy. In fact, Herr Wagner, the Oberbürgermeister of Ulm, as quoted by Mr. Horsfall, maintains that "a town council which works with foresight and regard for economy, and in which experts and administrators mutually help each other, can provide a working man with a house which costs him less than a house for which he pays rent."

What can be done in a second-rate town like Ulm in Germany should not prove impossible in some of the greater towns of Great Britain. When shall we be able to draw a picture of an English suburban community largely consisting of work-people like the following, describing what may be seen any day by the traveller visiting Ulm as a specimen of a wise housing policy?

"The gardens attached to the houses in Ulm, which have been sold to workmen, are cultivated with great diligence by their owners, and are so productive that they supply almost all the vegetables which are needed. Great attention is also given to the small front gardens, which, used for flowering plants, give the whole colony a bright, cheerful look. If one enters one of the houses in the new quarter one is surprised at the neatness which is everywhere visible. Even in the houses of the poorest people there is a wholesome cleanliness, which is in strong contrast with the close and gloomy rooms of the inner part of the town, where working people live. The contented faces one sees show a reflection from this beneficent orderliness, and if one strolls in summer through Romansdorf, as the quarter is now called by its inhabitants, and notices here a workman's family taking their evening meal in their summerhouse, there the father at work in the garden,

while healthy children's faces, not thin and pale, such as one sees in the dark parts of the town, but cheerful and happy, beam towards one, then one no longer needs any politico-economical arguments to prove that housing reform is required."

CHAPTER XII

THE HOUSING QUESTION IN FRANCE AND BELGIUM

IN France the housing question received attention earlier than in any other country on the Continent, though, being under the predominating influence of the system known as *laissez-faire*, there is less State interference in this matter than otherwise might be expected. What is being done in the way of housing reform is done by voluntary associations, philanthropic institutions, or joint-stock companies, aided in some cases by public credit. Still, as far back as 1848 an attempt was made by means of legislation to compel the owners of houses either to render them sanitary or to close them; also steps were taken to arm the public authorities with power to compel them to do so if required. This law, with some modification, came into force in 1850, and from 1851-88 the Commission des Logements Insalubres paid 76,958 visits, and from 1872-88, 42,394 cases were disposed of in Paris alone.

From 1851-71, Baron Haussmann was engaged in trying to make Paris a model city, and spent some 48 million francs in systematic reconstruction of the houses and re-arrangements of streets, parks, and open spaces, whilst in 1852 the Government under Louis Napoleon devoted 10 million francs to be spent on amelioration of houses of the working classes. But the law of 1850 had been quite forgotten in 1878, when a circular was sent out to prefects and others to draw attention to its provisions; but it was only owing to the impulse given by the International Congress held in 1889 at Paris, that a law came into force in 1894, which, amended by the Act of 1896,

is still in force, though, like similar legislation in this country, it was left optional to the local authorities to adopt it, and with similar results. The object of this law is to encourage the erection of cheap dwellings, and it is administered by a Conseil Supérieur des Habitations à Bon Marché under the Minister of Commerce. A supplementary Act passed in 1895 authorises the *caisse des dépôts* (savings banks) to lend some of their reserve funds to building societies for the same purpose. A *Société de Credit*, with a subscribed capital of 500,000 frs., originally founded under the auspices of this council, in some cases borrows money on easy terms from the savings bank, and lends it out to those building societies of which it approves.

In the spring of 1901 the Minister of Commerce sent out a circular further to stimulate the formation of local committees for the purpose of erecting working men's dwellings. In the following year the value of lands and houses in possession of the *Sociétés des Habitations à Bon Marché* was estimated at 19 million francs; the number of houses built was 1907; and the number of persons accommodated in them, 25,000.

From the latest report of this Conseil Supérieur (1904) it appears that so far as the sixty-six associations which have sent in their report were concerned, about 14 million francs have been spent in procuring dwellings for about 4000 families, consisting of from 14,000 to 15,000 persons, and placing them in conditions exceptionally favourable to economy, health, and comfort.

In the conclusion of the report the committee record it as their opinion that a marked change has taken place in the awakened sympathy and solicitude of the public in this matter of housing the poor, as affecting the material and moral advancement of the country, and the report goes on to express a hope that a veritable crusade will follow from this for the improvement of the people's dwellings, and so removing the principal source of social misery.

Though Paris is more fortunate than other European cities in having no appreciable difficulty in providing addi-

tional house-room, as the normal increase of working men's dwellings is keeping pace approximately with the slow increase of the population, it was nevertheless decided to put at the disposal of the commissioner of police an annual sum, originally fixed at 50,000 frs., for the benefit of the poorer sort who have to be evicted from their dwellings. This sum, however, had to be later on reduced to 15,000 frs., as it was found that many who could afford it, to quit voluntarily after notice given, preferred compulsory ejection, so as to benefit by the provision of this fund. From this it is plain that the housing problem is not unknown even in this city, and a number of philanthropic associations and joint-stock companies in Paris and other French towns for providing houses for the working classes is further evidence of the same fact. Some, like the Société Anonyme des Habitations Ouvrières de Passy-Auteuil, established in 1882, built dwellings like those known as the Villa Mulhouse, where the tenants may become owners of the houses they occupy. Others, such as the Société des Logements Salubres et à Bon Marché de Marseilles, founded in 1889, provide block dwellings.

In September 1904 this society had constructed six groups of buildings at a total cost of 536,032 frs., and in addition to this had acquired land for the additional sum of 50,972 frs. 55 cents. It paid a dividend of 2·37 per cent. Besides these there are other associations, of which La Société Anonyme des Habitations Économiques de St. Denis, founded in 1891, is the most important. Starting with a capital of 300,000 frs., which had risen to double that sum in 1901, it was able to found three new groups of buildings in St. Denis, and throughout has been in a position of paying a dividend of 3½ per cent.

The Société Philanthropique de Paris, having for its president the Prince of Ahrenberg, and among its contributors MM. Michel and Armand Heine, contributing 750,000 frs., and which is being administered with peculiar care, pays a dividend of 3 per cent.

The most brilliant success, however, was obtained by

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the Société Lyonnaise des Logements Économiques, also founded in 1888, which has all along paid 4 per cent. The reserve fund of this society in 1903 amounted to 305,648 frs. 19 cents.; its sinking fund during the same period had risen to 104,058 frs. 89 cents.

There is also the Association Protestante de Bienfaisance, established in 1825 and recognised as an institution of public utility in 1875, which, having in 1890 acquired property in the Rue Vauvenargues, spent 140,054 frs. in building a "cheerful but plain block of seven storeys in height; but what appeared particularly in its favour," says Mr. J. Locke Worthington, speaking as a specialist, "was the spacious internal court, the centre being tastefully planted with evergreens, protected from the children by a balustrade, a feature which at a little cost might be introduced into the courts of our London model dwellings."

Altogether these various philanthropical associations and foundations in France have provided from 7000 to 8000 lodgments, that is house-room for 30,000 or 40,000 individuals.

Some of the associations founded before 1894 owe their inception to the great Industrial and Railway Companies, but the movement has been considerably advanced since by the financial aid of public funds placed at the disposal of the Credit Society promoting the loans required. The French also show a marked tendency in favour of Co-operative Building Societies, though these associations, in consequence of their over-readiness to pay high dividends, show a less flourishing condition than the more cautious joint-stock companies. These are, moreover, forbidden by the law to pay more than a dividend of 4 per cent. Nevertheless these co-operative societies, which form about half of all the associations, possessed at the close of the financial year in 1903 a working capital of 4,179,067 francs.

The Société Philanthropique de Paris, already referred to, also possesses two Hôtels meublés for the accom-

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modation of single women, and is constructing a third. The revenue here constituted 3·8 per cent. on capital invested.

The resources at the disposal of the Habitations à Bon Marché, by means of loans from the savings banks, are considerable. In 1904 they amounted to 3,457,902 frs. 45 cents., as compared with 2,642,899 frs. 11 cents. in the previous year. To this the Bureaux de Bienfaisance added 150,000 frs. to assist the Société Anonyme des Logements Hygienes à Bon Marché, and another loan of 125,000 frs. to assist La Société Anonyme des Logements Économiques pour Familles Nombreuses, loans repayable in fifty annual instalments. Loans from the Société de Credit had risen to the actual sum of 3,827,800 frs. in aid of local associations.

The law of 1894 authorising these loans also exonerates the societies benefited by them from paying certain taxes, stamp-duties, and other levies, amounting in the aggregate to 120,351 frs. 94 cents. in 1904. In return for this the Conseil Supérieur des Habitations à Bon Marché say in their report that they were ready to render every assistance in their power to the Government in throwing light upon all questions affecting the Public Health, or advancing habits of thrift among the people.

But with all these helps and encouragements from the central Government the local authorities have been dilatory in availing themselves of the powers conferred upon them. Up to the year 1894 only 8 out of 36,000 administrative communes had organised commissions of inquiry on unhealthy dwellings. From 1889 to 1900 only 140 building associations were formed, which spent 37 million francs on dwellings, accommodating 17,000 families; whilst the various societies and philanthropical institutions in their combined effort had provided dwellings for 7000 or 8000 members of the labouring class in private houses, i.e. room for 30,000 or 40,000 individuals. In short, there, as in England, the efforts made in this way were spasmodic rather than

constant, depending in each case on the momentary ebullition of feeling and enthusiasm, which naturally evaporates in course of time. Hence, though in France the increase of population is comparatively slow, overcrowding in the large cities is not unknown, and with it an abnormal rise of rent, which swallows up one-sixth of the weekly earnings in the case of some of the men, and as much as one-third in the case of some of the women. Large families, who are most in need of house-room, are refused in favour of the small families, who are preferred as tenants. According to the *Annuaire Statistique*, 14.1 per cent. of the population of Paris occupy overcrowded and 14.3 per cent. tenements with insufficient room, the former being rooms containing more than two persons, the latter more than one and no more than two persons. In Reims, 3800 overcrowded dwellings of this kind were occupied by 21,000 people, and on the average, taking Lyons, Reims, Cherbourg, Dunkerque, and St. Etienne, in these five towns taken together, 272.4 per 1000 live in overcrowded and 355.4 per 1000 in tenements with insufficient room. This, it is surmised, is the cause of the spread of tuberculosis, raising the rate of mortality to 50, and even 60, per 1000 of persons living in blockhouses in the great towns of France.

The writer to whom we owe these details, M. Lucien Ferrand, *Administrateur de la Société Française des Habitations à Bon Marché* and *Président de la Société des Habitations Économiques de la Seine*, tells us that the only remedy for this state of things is education, as the whole housing problem, in his opinion, resolves itself into the moral question of improvement of character, as the unavoidable pre-requisite of improved dwellings and sanitation. With the amelioration of public and private hygiene and the augmented value of human capital, the budget of the family will improve, and its revenue in turn will favourably influence the price of rent. At the same time he deplores the slow progress in the housing movement, and in order to advance it recommends a more

active propaganda, and with it the adoption of sound financial methods, though philanthropy and charity must have a proper place assigned to them in the solution of the problem.

From what has been said it will be seen that France has not done as much by way of pioneer work in this direction as her neighbour, although the institution of the Conseil Supérieur des Habitations à Bon Marché, as a superintending and a consultative body, spreading its ramifications throughout the land in conjunction with the local Comités des Habitations à Bon Marché and the public credit institutions of the country, exercises an important influence, and is specially suited to the peculiar disposition of the French, who are not averse to, but rather in favour of centralisation.

The council is a well-organised body, bringing to bear its trained skill and technical knowledge upon every urban and rural committee engaged in housing reform. Moreover, the undoubted success of the various associations in touch with it, though in a measure acting independently, may convey a lesson to other nations of the value of free organisation, aided by the counsel and sympathetic guidance of an enlightened central board. The Conseil is always ready to give solid and effective support where necessary or desirable, and is able to call into requisition the vast resources of an almost inexhaustible fund, consisting of the savings of one of the greatest wealth-accumulating countries in Europe.

The movement which has been thus intermittently advancing in France has made more steady progress, comparatively speaking, in Belgium. Here, as far back as 1837, an inquiry was instituted into the state of working men's dwellings, which were at the time described as fever nests, fit for dogs rather than human beings to live in, and Government Reports published from 1846-48 present a dismal picture of the existing state of things, and accordingly received considerable attention from the public.

In 1848 a technical exhibition was organised by Government, and the approved plans, devices, and designs of working men's dwellings sent in were ordered to be published for free distribution in 1852 by the Conseil Supérieur d'Hygiène Publique.

But the year 1861 forms the starting-point of practical legislation on the subject. Then a law was passed giving the Joint-Stock Company of Verviers power to construct working men's dwellings. In consequence of the strikes in the Borinage a new commission was appointed in 1886, which led to the passing of the law of 1889 and the subsequent appointment of the *Comités de Patronage* for the purpose of stimulating the local authorities, *i.e.* the Sanitary Councils of the *Communes*, to move in the matter of housing and sanitation.

The Belgian Government exercises a certain amount of control over the National Savings Bank, which is guaranteed by the State. This bank has an accumulated capital of 600 million francs, and a reserve fund of 12 million francs, which enables it to give powerful financial support to the building societies. One hundred and forty of these were assisted with a sum total of 37,225,000 frs. up to 31st December 1900, in the form of building loans for the acquisition of dwellings accommodating 17,000 workers. This was effected by the intermediation of the *Sociétés de Credit* and the *Sociétés Immobilières*, and in this way a large number of artisans and others were enabled to acquire the *pignon sur rue* (a house of their own) by paying off the debt in the rent plus a certain percentage corresponding to amortisation by means of a sinking fund in the course of twenty-five years. In some cases this form of house purchase is connected with life insurance, as an alternative to enable the widows and children to become owners of the house on the demise of the borrower. Up to April 1902 the various credit societies distributed 41 millions of francs among 106 Joint-Stock Companies, and 2½ millions among eight

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Co-operative Societies. At the same time the Sociétés Immobilières procured the amount of 2,025,000 frs., which they distributed among 33 Joint-Stock Companies, and 66,500 frs. advanced to one Co-operative Company.

There are also Bureaux de Bienfaisance in several towns of Belgium, which supply the capital for the erection of working men's dwellings. Some twenty-one of these had employed 7 millions of francs in this way in 1889. As to the actual number of Comités de Patronage, Sociétés de Construction, and Sociétés de Credit all over the country, their name and designation and general description in the briefest form possible fill no less than sixty-eight close-printed pages in double columns as given by M. Lucien Hochsteyn in his brochure on the subject.

In Belgium, too, the remission of some of the provincial, parochial, and personal taxes, and other charges in the case of dwellings belonging to the working classes, serves as an encouragement to these to build or purchase their own houses, with or without the aid of public credit.

Nevertheless, much remains to be done in the great cities to get rid of overcrowding and insanitation. In Brussels alone, out of 48,690 tenements of the working classes, 17,597, containing 65,000 inmates, i.e. 34 per cent., consist of one room only. In the matter of sanitation, water-supply, in the physical condition and the moral status of the inhabitants, much remains to be done. What is required is a more comprehensive system of legislation and inspection, in addition to the help afforded for the acquisition of dwellings on easy terms. Belgium is still without building laws, or public supervision and official inspection of working men's dwellings.

Still, from the interesting address delivered by M. Florimond Hankar, director-general of Belgian Savings Banks, at the Housing Reform Conference held at the Cheap Cottage Exhibition at Letchworth in 1905, we learn that the Act passed sixteen years ago by the Belgian

Parliament, providing a reduction of taxes on houses built by working men for their own use, and authorising loans to the amount of 65,000,000 frs., or £2,500,000 in English money, 55,000 houses in all have been provided, directly or indirectly, in assisting housing associations by loans at 3 per cent.

If Belgium with its seven millions of inhabitants can devote £2,500,000 sterling to the housing of the people, what could be done if the matter were taken in hand resolutely in Great Britain, with its forty-four millions of inhabitants and inexhaustible treasures of saved-up capital, amounting, according to the latest returns, in the Post Office Savings Banks alone, to about £150,000,000, upon which $2\frac{1}{2}$ per cent. interest is allowed to depositors?¹

¹ "It would appear that the Treasury are charging for the capital expended in the erection of working men's dwellings something between 20 and 40 per cent. more than the workman gets for the money he lends the State through the Friendly Societies and the Post Office Savings Bank."—*Report of Select Committee on the Housing of Working Classes Act Amendment Bill* (1906), § 91, p. 30.

CONCLUSION

"We do not want any more resolutions," said once a practical archdeacon at a Church Conference, in the hearing of the present writer, in reference to a scheme of founding an additional bishopric—what they wanted was money, not verbal sympathy, or strongly expressed resolutions to go on with the work. In the same way, what is wanted in solving the problem before us here is not the goodwill to help, but the power; not only a strong expression of the intention of the nation, in legislative enactments, but the carrying out of these excellent intentions in a practical and thoroughly efficient manner; not only here and there in sporadic efforts, but steadily and throughout the length and breadth of the country. But in the course of our inquiry in the previous chapters, more especially in the latter portion of this book, it must have come home to the mind of my intelligent readers that the main difficulty in solving the problem is the financial difficulty. Whatever the obstacles, in the end they resolve themselves into a question of money.

The local authorities are slow in taking action. Why? Because they are scared by the vision of exorbitant claims for compensation, expensive arbitration, and other heavy outlays, adding to the burden and therefore rousing the anger of the ratepayer against those who incur these liabilities. Cottages cannot be built in sufficient number in rural districts. Why? Because it does not pay. The encumbered estates of the landlords are not in a financial position to incur the expense. To meet this difficulty a Bill was brought in some time ago by Sir W. Foster and other members of Parliament representing rural constitu-

encies, to provide housing loans for at least sixty-six years from the Public Works Commissioners at the rate of $2\frac{1}{2}$ per cent. interest. The recommendations of the latest "Report of the Select Committee on Housing of the Working Classes Acts Amendment Bill," ordered to be printed 11th December 1906, suggest that the Treasury should lend the money for such purposes at the lowest rate it can borrow on its own account. But it is by no means certain that either of these measures will pass into law. Why not? Because the moneyed interest, powerfully represented in Parliament, will probably be arrayed against it.

The demand made, among others, in the Housing of the Working Classes and Rating Bill introduced by Dr. Macnamara to provide loans at 2 per cent., with a hundred years as the maximum repayment period, will probably meet, if persisted in, with a still stronger opposition from the same quarter.

Building firms and companies are reluctant in erecting houses much needed in town and country. Why? Because of the stringent by-laws which render it next to impossible, on account of the great increase in the cost of labour and material, to undertake the risk with a view to a fair return for their outlay, and philanthropists are deterred from so doing for similar reasons.

Cheap building depends on cheap money, and therefore on reduced working expenses. But the Continental methods of obtaining cheap loans from the savings banks or municipal surplus funds, authorised by the Government, and similar methods described in the two previous chapters, have not so far met with the approval of the British law makers. The total amount borrowed by local authorities outside London, under the Citizens' and Labourers' Dwellings Acts and the Housing of the Working Classes Acts for the last twenty years, was £3,978,776 out of a gross total of loans for sanitary and other purposes of £121,951,398.

The well-planned methods adopted in Germany for securing cheap land in the outskirts of towns and the

adjacent [†]Hinderland, to forestall an artificial inflation of the price of land when required for building purposes, are only being slowly adopted by one or two of the most enlightened Town Councils in England. The hesitation to adopt these, or similar methods, does not arise from the want of public spirit, still less from an impoverished Exchequer, but from the fear of the risk implied in entering upon an extensive plan of land speculation. It is forgotten that both German and English writers on the subject have more than once pointed out that it is only by lawful and public land speculation of this kind, in competition with unprincipled private land speculation, that the power of the latter can be broken, and the price of building sites brought down sufficiently low to make it possible to build houses without serious loss, or cheap enough for the poorer sort of work-people to pay the necessary rent to prevent this loss.

In order to cheapen land, attempts too are being made to acquire building sites at a reasonable price by compulsion, or by taxing land at its building value, to bring it into the market, instead of holding on to it for a rise in price. But the efforts of the London County Council and the Glasgow City Council to promote Bills in Parliament to that effect have not met with any success, though in Queensland and South Australia, and notably in Wellington, the capital of New Zealand, the principle has been adopted by the Legislatures long ago. The rating of vacant houses in some of the Irish towns, as we have shown above, to induce the owners to fit them for habitation, has had some good effect, in adding thus to the number of available dwellings.

The Select Committee, in their Report above alluded to, recommend the simplification of procedure in the case of compulsory purchase of land required for building working men's dwellings. Others have recommended exemptions from rates, partial or complete, in the case

of such dwellings. A partial experiment of this kind has been brought to the test in the little town of Wellington in Shropshire with satisfactory results. In some foreign countries, as we have seen, this exemption is extended to all dwellings acquired by members of the working class, so as to encourage them in habits of thrift, and in enabling them to become owners of their own houses, and thereby to raise the tone of dignified self-respect which generally accompanies ownership. But we see no sign of the adoption of a similar measure in this country.

But great as is the power of money in the solution of the Housing question, greater still is the importance of mind, the force of ideas and ideals, high aims, and the power of accurately calculating means to an end, as motive and regulating powers, giving impetus and direction to the movement, and conducting it safely to its goal.

This more especially in order to overcome the reluctance of local authorities to perform the duties imposed upon them, or to avail themselves of the powers conferred upon them by the Legislature, mainly arising from ignorance and lack of public spirit. The Report referred to above therefore recommends that the Local Government Board should "appoint a special Housing and Public Health Department, with a staff of travelling sanitary and housing inspectors, to supervise the administration of the Public Health and Housing Laws by the County Councils and their executive officers." A departmental staff so organised would in some respects resemble the "Conseil Inférieur" in France and Belgium, described in the last chapter, in bringing about a closer relationship between the central and local authorities, with a prospect of infusing greater vitality and promoting more vigorous action on a uniform plan under competent direction from the Centre.

In the case of urban authorities, the present desideratum is the infusion of trained intelligence and general

culture into the administrative bodies, more especially in the smaller towns, where an augmentation of capacity is specially needed as a makeweight against the *vis inertiae* of pompous ignorance or self-interested stupidity. In short, what is wanted is the introduction of a number of councillors with ideas and high social aims, "men of education and ability," as the Committee's Report puts it, "able to discount any harmful results of local influences, and aided in their administrative work by competent permanent officials, to whom a sufficient salary can be paid to demand their exclusive attention, men, in short, who are able to consider measures of public utility from a loftier standpoint than that of enlightened or unenlightened self-interest, men who regard sanitation and the provision of working men's dwellings not only from the point of view of private profit and loss, but as part of the great work of national regeneration."

From such a body we might expect broader views on the problem, not in its isolated form, and, as such, easily misrepresented as a grievance got up by faddists and social cranks, but as part of the whole social question, a section of a vast problem, namely, the problem of raising the moral and intellectual level of the people. This would hold out a prospect of having it treated in a large-hearted spirit, free from parochialism and the petty criticism of mere malcontents dissatisfied with the present social conditions, and equally free from supine indifference, which would shelve it till "grey-faced gin-drinkers of the slums" shall have been reformed, *i.e.* relegating it to the Greek Calends. Granted that there is much need for this moral elevation to enable the class referred to to benefit by the provision of better dwellings, this elevation in the moral tone is next to impossible in their present environment. Filthy habits are formed in habitations unfit for human beings to live in, as undoubtedly decent houses require inmates capable of being trained to habits of decency and decorum. Reformation of morals and manners and

measures for material improvement must go hand in hand. The rising generation taught in model schools will make the best of their education, so obtained, in model dwellings.

Again, a more spacious view of the whole question will enable those whose duty it is to take it into consideration to look beyond the narrow horizon of the present and face the future with fuller knowledge and a more hopeful mood. Looking backwards, and comparing the Report of the Commission of Inquiry appointed in 1840 or 1844 with that in 1884, they will find that vast strides have been made in this comparatively short interval, the death-rate has considerably diminished in some of the large towns with sanitary progress. Things are, after all, not so bad in 1884 as they were forty years earlier. Or, if we compare the state of things in 1850, when the cholera found its victims by thousands, or go farther back still to the time when the Black Death, or the plague, carried off one-half of the population, and compare it with the condition of things now, the measures adopted to prevent the spread of epidemics, and the precautions to save life in a variety of ways, as the result of recent scientific discoveries, we cannot avoid finding encouragement to go forward. The future cannot contradict the past; the reforms now being introduced will be productive of similar results in the time to come. The fact that the Housing question is now being canvassed with so much earnestness in Parliament and in the Press, and also that it has produced a whole literature of the slums and innumerable "Novels of Misery," describing with more or less fidelity life in the lower regions, are proofs that the subject has taken hold of the public mind and is not in danger of lacking popular support. It is a strong indication, at least, that we *are* moving, and moving in the right direction.

What the law still fails to accomplish through want of administrative capacity, lack of will or wisdom in

the agents or agencies employed, reprehensible dilatoriness in local authorities under the influence of self-interested obstruction,—all this can be remedied in the future supply of a more adequate machinery for a more rigorous enforcement of legal enactments.

“The first step towards the better housing of the labouring classes,” said Mr. T. C. Horsfall at a conference held in 1900, “must be the recognition by the central Government of certain truths; and the second necessary step is the creation by that Government, in every part of the kingdom, of authorities, intelligent, honest, and powerful enough to enforce regulations giving effect to the truths.” We are approaching this stage of development. With a wise and vigilant executive in the central authority, infusing greater vigour into administrative bodies at the extremities, and a wise co-ordination of powers, combining the advantages of central stimulus with a real decentralisation of Local Government, freed from the incubus of local influences, a new order of things will arise. With the appointment of a health and housing central committee by each County Council in co-operation with sub-committees of the Parish Councils or independent house committees as suggested in the latest Government report, all more or less under the direction of an expert departmental staff, consisting of experienced inspectors, trained specialists, enlightened architects, eminent physicians, and men of superior business habits, some good results may be expected at the no very distant future.

In the meantime it may be found desirable to modify to some extent the time-honoured conception that an Englishman's house is his castle, to be kept inviolate from official intrusion. It may be well to point out to those whom it may concern that some of these castles are more in the nature of those *oubliettes* of ancient ruins where dead men's bones—men, women, and children buried alive in filth and squalor—spread pestilence into neighbouring castles. Steps, too, will

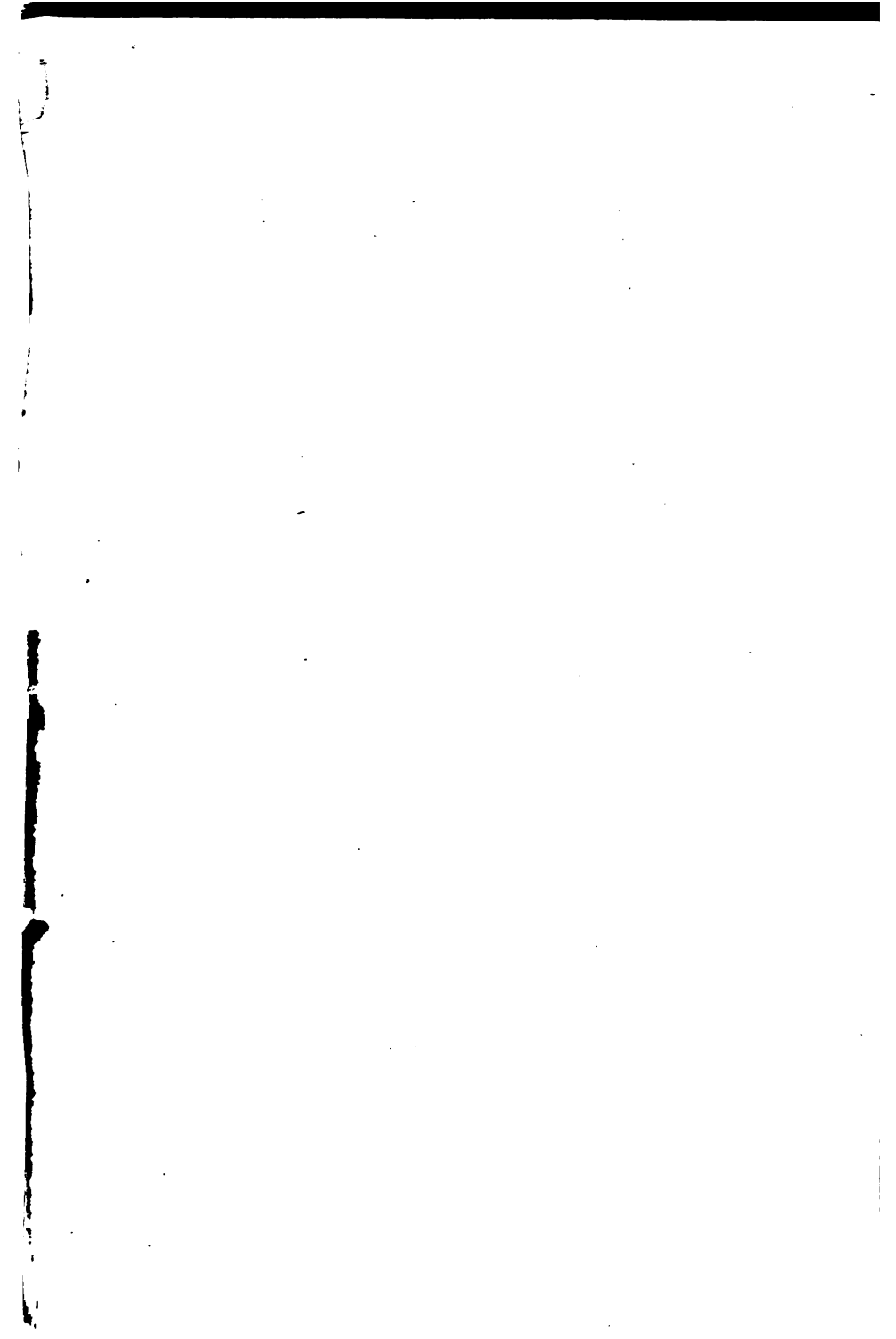
have to be taken against some of the dwellers in those castles, whose object it is to defend themselves by cunning and craft against the enemy in the form of the public inspectors of nuisances, employing, as they do, all manner of strategy and artifice to elude the scrutiny of public inquiry, from fear of being dislodged from dwellings only fit for demolition.

Moreover, it will be necessary to get rid of the red—or yellow?—terror of Municipal Socialism, which made even Herbert Spencer afraid of the tendency of approaching “the socialistic ideal in which the community is sole house-proprietor.” For as experience has shown in Germany and other countries, individual enterprise in the erection of working men’s dwellings is stimulated rather than discouraged by municipal activity in this direction.

But what is needed above all is the education of the public mind and the public authorities, to widen the intellectual horizon so as to be able to take a more intelligent view of the Housing problem. Without this no wholehearted and sound scheme for its solution can be formulated, or, when formulated, understood by the “man in the street” or in the board-room. If a liberal and humane spirit in approaching the question with sympathetic intelligence is to prevail in the working out of any such scheme of improvement, further education, too, will be required of those who stand in need of it. Higher ideals and the cultivation of habits of thought and life must be evolved among the workers and the poor to fit them for co-operation with the philanthropist, the social reformer, and the appointed administrator of the Law.

The ideals of the comfortable classes, too, must be raised by the spread of general culture, so that they may be prepared to take up the cause, and, whilst counting the cost, not be too easily deterred from making the necessary sacrifices for the public good. Determined to follow safe methods on business principles, so as to prevent

ultimate failure, but at the same time following the higher call of duty, unhampered by mean commercial considerations, but fully realising that the interest of the individual and the class should be subordinated to that of the community as a whole. As in the family household, so in the larger household of the State, social claims should take precedence of personal claims, that an atmosphere of health and joy may become the characteristic of the humblest household in the land, as the final outcome of high social aspirations and well-directed activities in every member and section of Society.



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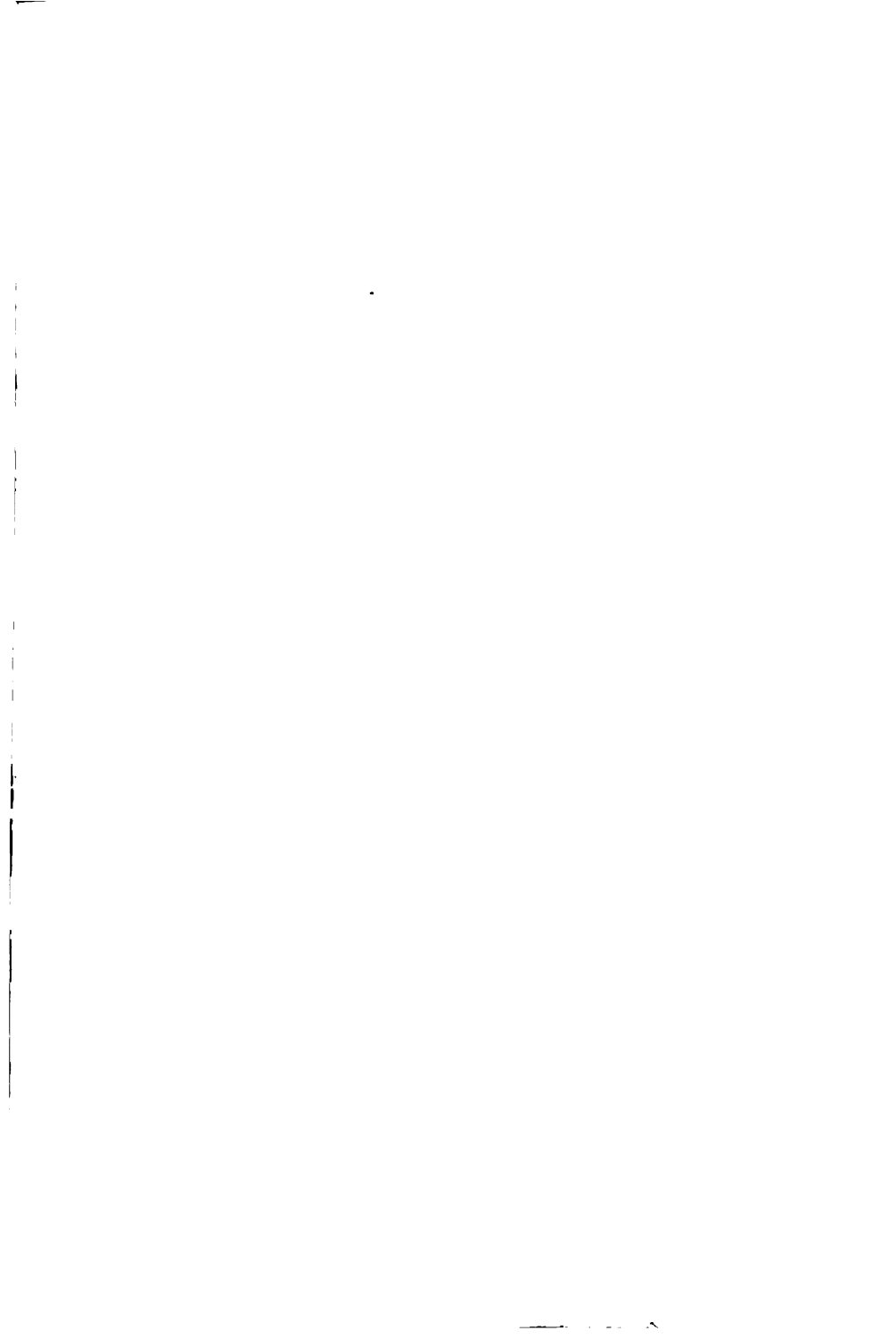
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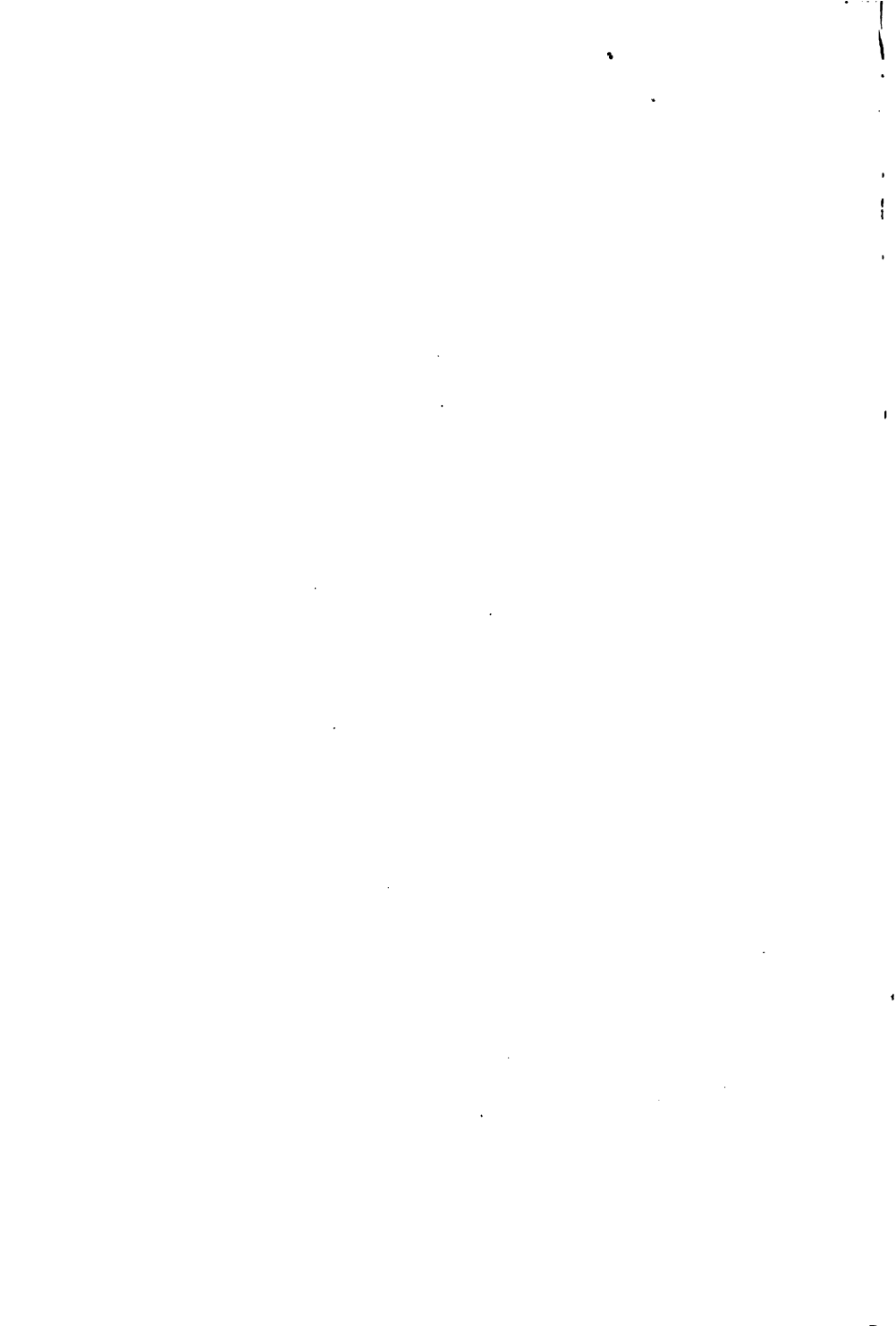
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